

Presenting a Model Of Empowering New Knowledge-based Companies In Iran Insurance Industry

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Abstract : In the last decade, the role and importance of knowledge-based technological businesses in the insurance industry has greatly increased, and due to the weakness of previous studies in Iran, the current research deals with the design of the InsurTech empowerment model. In order to obtain the conceptual model of the research, a hybrid framework has been used. The statistical population of the research in the qualitative part were experts, and in the quantitative part, the InsurTech activists. The tools of data collection in the qualitative part were in-depth and semi-structured interviews and structured self-interaction matrix, and in the quantitative part, a researcher-made questionnaire. In the qualitative part, 55 indicators, 20 components and 8 concepts (dimensions) were obtained by the content analysis method, then the relationships of the concepts with each other and the levels of the components were investigated. In the quantitative part, the information was analyzed using the descriptive analytical method in the way of path analysis and confirmatory factor analysis. The proposed model consists of eight dimensions of supporter capability, supervisor of insurance innovation ecosystem, managerial, financial, technological, marketing, opportunity identification, innovative InsurTech capabilities. The results of statistical tests in identifying the relationships of the concepts with each other have been examined in detail and suggestions have been presented in the conclusion section.

Keywords : insurTech, knowledge-base, empowerment model, factor analysis, insurance

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