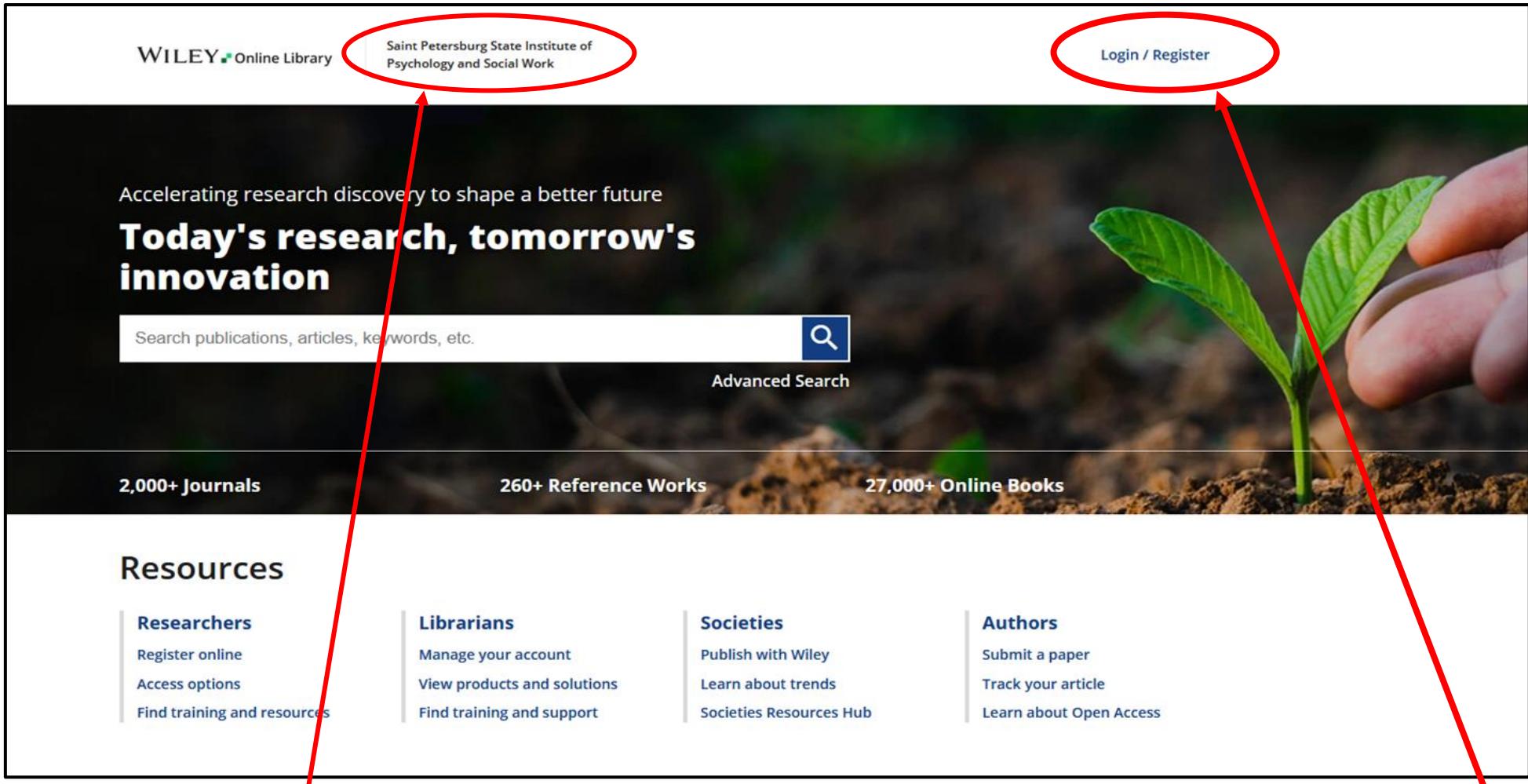


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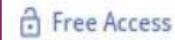
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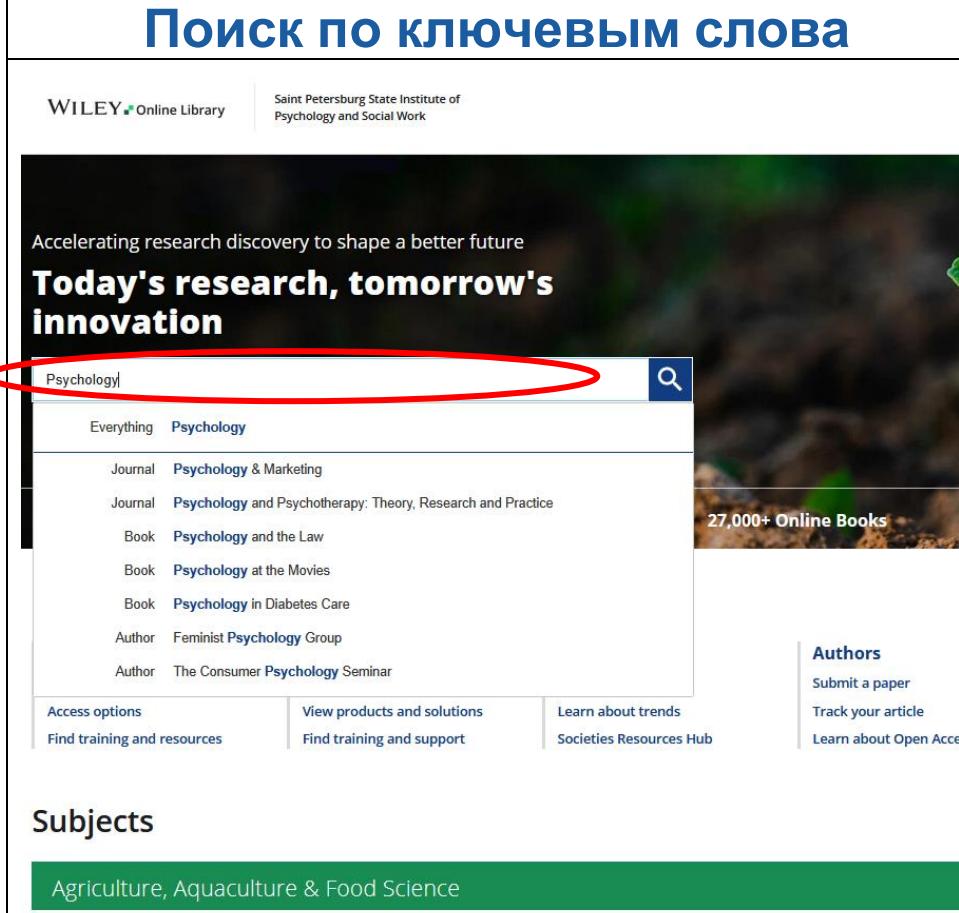
Yingying Tang, Tose Akinmola-Milone, Amy Bryan, Nicole B. Perry

Infant and Child Development | First Published: 19 October 2025

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The screenshot shows the Wiley Online Library search interface. At the top, there are logos for Wiley Online Library and Saint Petersburg State Institute of Psychology and Social Work. A search bar contains the word "Psychology". To the right of the search bar is a user profile labeled "Galina". Below the search bar, the text "1,144,017 results for 'Psychology' anywhere" is displayed, along with "SAVE SEARCH" and "RSS" links. A large blue button labeled "Articles & Chapters (1,144,017)" is highlighted with a red arrow pointing to it. Other options shown are "Publications (1,370)", "Collections (5,390)", and "Industry Insights (18)". Below these, a "Filters" section is expanded, showing "Publication Type" filters for Journals (1,046,744), Books (76,553), and Reference works (20,720). A "Refine Search" dropdown is also visible. The main search results area displays a chapter titled "Forensic Psychology" by Thomas Grisso PhD, John C. Brigham PhD, from the "Handbook of Psychology, Second Edition", first published on 26 September 2012. A red arrow points from the "Forensic Psychology" link down to the "Abstract" section.

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Filters - фильтры

Уточняющий поиск

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Trust, Commitment, and Technology: An Integrated Model of Collaborative Governance in Digital Insurance Regulation

Narongsak Sukma, Siriporn Yamnill✉

First published: 17 October 2025 | <https://doi.org/10.1155/hbe2/8884386>

Academic Editor: Mahmaod Alrawad

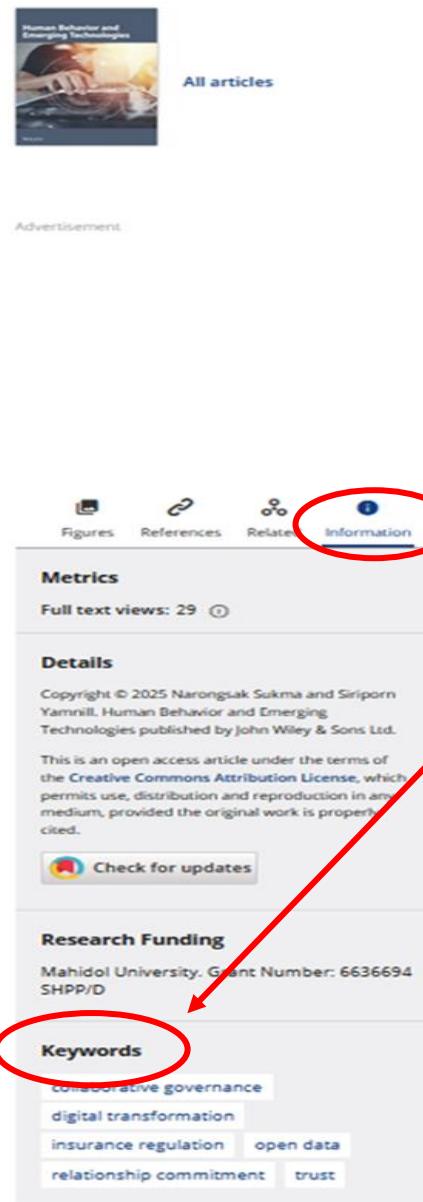
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Abstract

The insurance industry faces unprecedented challenges as digital transformation accelerates while regulatory frameworks struggle to keep pace with technological innovation, creating significant risks that require new models of public–private cooperation. This study examines key factors driving effective public–private cooperation in insurance regulation during digital transformation, developing an integrated theoretical framework that combines new public management principles, trust–commitment theory, and information systems participation theory. Using structural equation modeling with data from 546 stakeholders across multiple jurisdictions, we identify critical pathways through which efficiency considerations, accountability mechanisms, change agent activities, and open data initiatives influence collaborative governance outcomes. Analysis reveals three transformative insights that reshape understanding of collaborative governance in digital regulatory environments. First, relational factors serve as essential mediators between technological capabilities and collaborative outcomes, with relationship commitment, principled engagement, and trust collectively explaining nearly half of the variance in public–private cooperation effectiveness. Second, an efficiency–relationship paradox emerges where efficiency pressures simultaneously improve engagement processes while potentially undermining long-term commitment formation, challenging traditional assumptions about efficiency-focused governance approaches. Third, digital enablers function as relationship catalysts rather than mere operational tools, with change agents and open data initiatives proving crucial for trust development and sustained collaboration. The research provides actionable guidance for policymakers implementing AI governance frameworks while advancing theoretical understanding of collaborative governance in digital regulatory environments. Findings demonstrate that technological solutions alone prove insufficient for effective digital governance, requiring explicit integration of relationship-building mechanisms to achieve sustainable public–private cooperation. These contributions prove particularly timely as insurance ecosystems worldwide experience simultaneous technological revolution and intensified regulatory scrutiny.

1. Introduction

The insurance industry has reached a defining moment where the technological revolution intersects with established regulatory traditions, creating unprecedented demands for reimagined public–private cooperation. This convergence signals a fundamental transformation in insurance operations and regulatory oversight [1, 2]. Artificial intelligence, blockchain technology, and sophisticated data analytics are changing every aspect of the



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