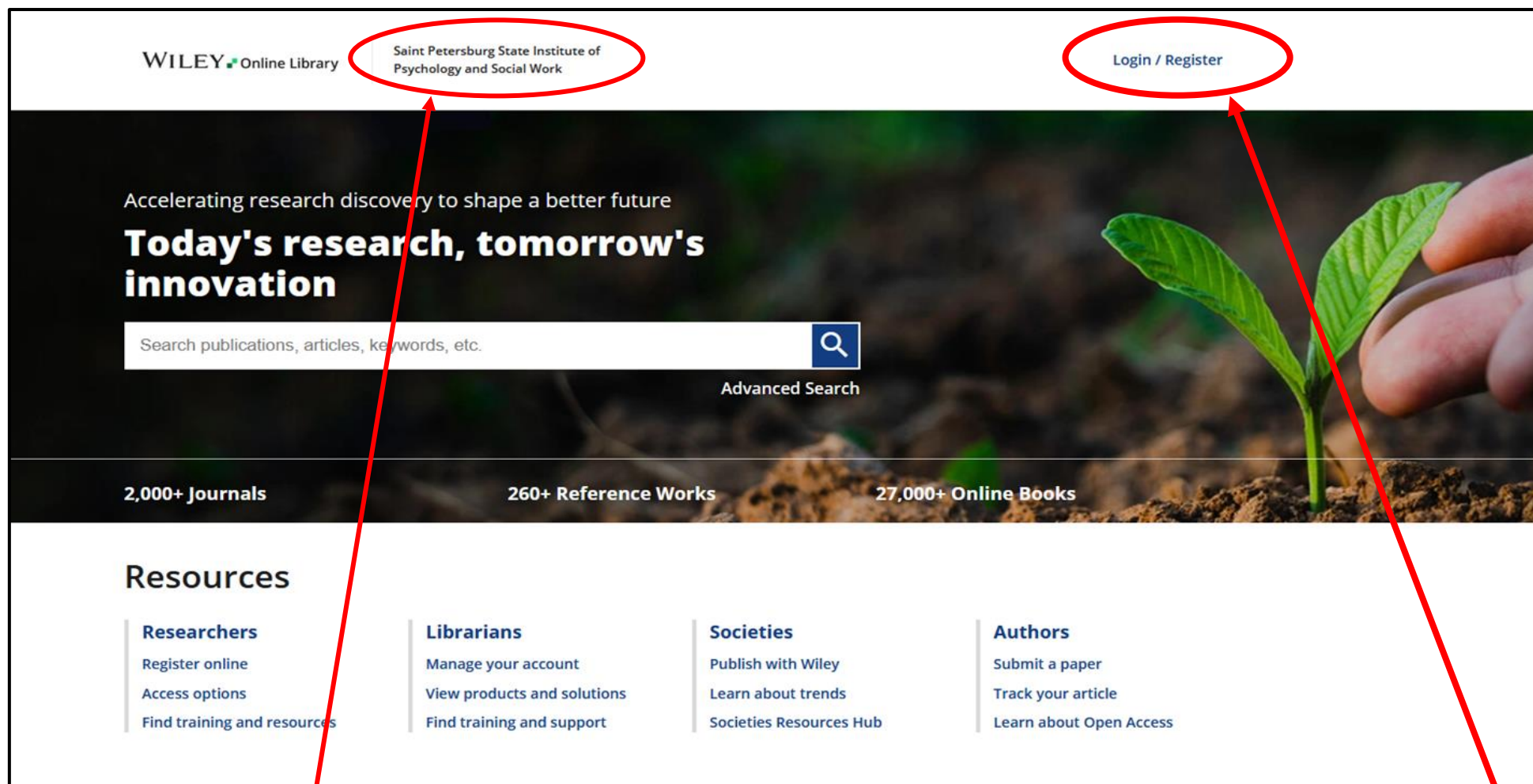


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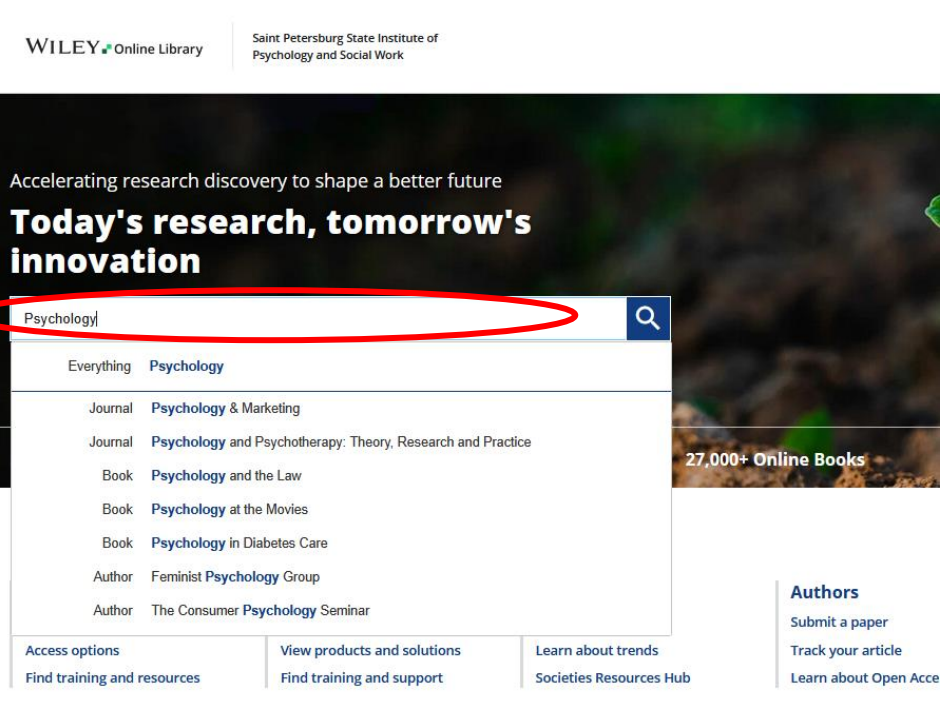
Yingying Tang, Tose Akinmola-Milone, Amy Bryan, Nicole B. Perry

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Industry Insights (18)

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Publication Type ^

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☐ Reference works 20,720

Publication Date ^

☐ Last Week 793

☐ Last Month 3,582

☐ Last 3 Months 11,171

☐ Last 6 Months 21,852

Refine Search

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chapter

Forensic Psychology

Thomas Grisso PhD, John C. Brigham PhD

Handbook of Psychology, Second Edition

First published: 26 September 2012

Abstract

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Refine Search - уточняющий поиск

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Refine Search ^ | Sorted by: Relevance v

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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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Research Funding

Mahidol University. Grant Number: 6636694 SHPP/D

Keywords

collaborative governance
digital transformation
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