

Proposing a Financial Reporting Transparency Model for the Development of Health Insurance from the Perspective of Experts in the Ministry of Health and Medical Education

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E d i t o r	R e v i e w e r s
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1. Round 1

1.1. Reviewer 1

Reviewer:

"Corporate transparency is a term interpreted differently by various individuals."

Comment: Provide a concise, standardized definition of corporate transparency early in the paragraph to establish clarity for subsequent discussions.

"Factors influencing the lack of financial reporting transparency...have not been fully addressed."

Comment: Elaborate on specific gaps in the literature that this study seeks to fill. What are the key unanswered questions or debates in this field?

"Theoretical saturation was achieved after 11 interviews."

Comment: Specify the criteria used to determine theoretical saturation. Include a brief discussion of how saturation ensures the reliability of qualitative data.

"12 main codes were extracted, including implementation of accounting standards..."

Comment: Present these codes in a table or diagram for better readability. Additionally, explain why these specific codes were prioritized.

"Based on the proposed model, 12 main codes were extracted."

Comment: Provide examples or quotes from the interviews to illustrate how these codes emerged during the qualitative analysis.

Figures 1 and 2 (paradigmatic model and standard estimation mode)

Comment: Ensure all figure labels and legends are legible. Provide a detailed explanation of the key insights derived from these figures in the main text.

"The model and concepts extracted from participants' responses indicate various reasons for adopting financial reporting transparency."

Comment: Expand on how this model contributes to existing theories in financial transparency or corporate governance.

"The present study aims to design a financial reporting transparency model for the health insurance sector."

Comment: Revisit the original research objectives and explicitly state how the study's findings address each one.

Authors revised the manuscript and uploaded the new document.

1.2. Reviewer 2

Reviewer:

"Transparent financial information is one of the most important and prominent factors in preventing financial crises."

Comment: Cite empirical studies or real-world cases to substantiate this claim. Additionally, explain how transparency in Iran's health insurance system compares globally.

"The statistical population consisted of managers and experts in the healthcare field from the Zahedan University of Medical Sciences."

Comment: Explain why Zahedan University was chosen and discuss the potential limitations of this sample's representativeness for Iran's entire healthcare sector.

"384 questionnaires were distributed randomly among employees in the health insurance sector."

Comment: Clarify how the sample size was determined. Was it based on a specific formula or guideline, such as Cochran's formula for sample size?

"Steps should be taken to align with international public sector accounting standards."

Comment: Provide specific, actionable recommendations for policymakers and organizations based on your findings.

Authors revised the manuscript and uploaded the new document.

2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.