





Identification and Prioritization of New Financial Provision Methods to Enhance Speed and Transparency in Financial Reporting Using the Analytic Network Process (ANP) Technique

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

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1. Round 1

1.1. Reviewer 1

Reviewer:

The manuscript would benefit significantly from a more developed conceptual framework that ties together fintech innovations, financial reporting, and the ANP methodology more cohesively. Clarifying how these elements interact theoretically would strengthen the paper's foundation.

The current literature review should be expanded to cover a broader range of sources, including more recent studies on fintech's impact on financial reporting. This could also include literature that critiques or identifies challenges associated with fintech applications in this area.

The methodology section needs to be more detailed in describing the selection criteria for participants, the construction and validation of the questionnaires, and the justification for using ANP over other potential analytical methods. Additionally, discussing the assumptions underlying the ANP technique and how they apply to this research context would add depth.

The presentation of the findings should be enhanced by a deeper analysis that not only lists the prioritized technologies but also explains why certain technologies are deemed more impactful. This could involve a discussion on the characteristics of the Iranian banking sector that may influence these priorities.

The discussion should critically evaluate how the study's findings align or diverge from existing research. This section should also reflect on the practical implications of adopting these technologies in the Iranian context, considering regulatory, economic, and cultural factors.

The limitations section should be expanded to critically address the study's scope, including potential biases in the selection of experts and the generalizability of the findings. A discussion on how these limitations could affect the study's conclusions and implications is necessary.

A more detailed section on future research directions is needed, suggesting specific areas where additional studies could build on this work. This might include longitudinal studies to assess the impact of implemented technologies over time or comparative studies across different banking systems.

The manuscript requires formatting revisions to ensure consistency with the journal's style, particularly in citation and reference list formatting. This also extends to ensuring consistency in terminology and definitions throughout the paper.

Expanding on the ethical considerations mentioned, especially regarding data collection and participant privacy, would enhance the manuscript's transparency. Moreover, detailing the process of obtaining informed consent and handling data securely would align with best practices in research ethics.

Authors revised the manuscript and uploaded the new document.

1.2. Reviewer 2

Reviewer:

The manuscript provides a foundational overview of the importance of transparency and speed in financial reporting, supported by previous studies. However, a more detailed comparison with existing fintech applications in financial reporting could further establish the study's context and necessity. Specific case studies or examples where fintech has directly influenced reporting speed and transparency could be added.

While the manuscript details the methodological approach, including population sampling and data collection tools, it would benefit from a clearer explanation of the questionnaire design process and validation. Including sample questions or discussing the rationale behind certain methodological choices could enhance the reader's understanding.

The findings section is comprehensive but could be enhanced by visual representations of the data, such as charts or graphs, to illustrate the prioritization of financial provision methods more vividly. This would aid in the reader's comprehension and engagement with the results.

The discussion provides valuable insights into the implications of the study's findings. Expanding this section to compare these results with similar fintech applications in different geographical contexts or banking systems could provide a richer analysis.

While the study's scope and contributions are clear, a more detailed exploration of its limitations and suggestions for future research would be beneficial. This could include potential methodological limitations, the generalizability of the findings, and specific areas where further research is needed.

There are minor typographical and grammatical errors throughout the manuscript that could be corrected to improve readability and professionalism. A thorough proofreading pass is recommended.

Some references appear to be dated, given the rapid evolution of fintech. An update to include more recent literature would strengthen the manuscript's relevance and comprehensiveness.

Authors revised the manuscript and uploaded the new document.

2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.