



Opportunities and Threats Based on Budget Laws and Strategies for Enhancing the Banking Performance of the Cooperative Development Bank


Ehsan. Ehteshamnejad^{1*}, Mahdi. Pakzad²

¹ Science, Technology and Innovation Economics and Financing, National Research Institute for Science Policy, Tehran 1435894461, Iran



² Policy Evaluation & STI Monitoring, National Research Institute for Science Policy, Tehran 1435894461, Iran

* Corresponding author email address: Ehteshamnejad@nrisp.ac.ir

E d i t o r

Mohammed Abdul Imran Khan
Department of Financial
Management and Economics,
Dhofar University, Oman
mimran@du.edu.om

R e v i e w e r s

Reviewer 1: Mehrdad Bayat
Assistant Professor, Department of Management, Payam Noor University, Tehran,
Iran.
Email: bayatmehrdad60@pnu.ac.ir
Reviewer 2: Alireza Rajabipoor Meybodi
Associate Professor, Department of Business Administration, Yazd University,
Yazd, Iran
Email: Rajabipoor@yazd.ac.ir

1. Round 1

1.1. Reviewer 1

Reviewer:

In the introduction, the statement "Budget laws are fundamental to the fiscal management and financial stability of countries influencing various sectors including banking" should be expanded with specific examples or references to enhance understanding of how these laws affect different sectors.

The paragraph discussing the SCP paradigm and its application in the study lacks depth. It would benefit from a detailed explanation of how this paradigm specifically applies to the Tose'e Ta'avon Bank and the budget laws analyzed.

The literature review section should be more comprehensive. For example, the citation "Jalali et al. (2020) and Jalali et al. (2021)" could be expanded to discuss the methodologies and key findings of these studies, providing a stronger context for their relevance to your research.

The discussion of the findings needs to be more critical. For instance, the paragraph beginning with "Conversely several budget clauses were identified as significant threats" should explore potential strategies for mitigating these threats, backed by literature or expert opinions.

The conclusion should not only summarize the findings but also provide specific recommendations for policymakers and bank management on how to leverage the opportunities and mitigate the threats identified.

Ensure that all figures and tables are clearly labeled and include legends where necessary. For example, Table 1 should have a clear title that indicates it summarizes opportunities.

Verify all citations for accuracy and completeness. For example, ensure that all references to Jalali et al. (2020) and Jalali et al. (2021) include full bibliographic details.

Better integrate the findings of this study with existing literature. For example, discuss how your findings align or contrast with those of Caprio, Laeven, and Levine (2007) in more detail.

Response: Thank you for your comment. I will consider these comments.

1.2. Reviewer 2

Reviewer:

In the Methods and Materials section, clarify the process of expert consultations. Include details about the selection criteria for experts, the number of experts consulted, and how their input was integrated into the analysis.

The description of the Likert scale analysis should include a justification for the chosen scale and how the scores were interpreted in the context of opportunities and threats.

In the Findings and Results section, the tables summarizing opportunities and threats (Table 1 and Table 2) should be accompanied by more in-depth analysis and interpretation of the data presented. Explain why certain clauses scored higher and their implications for the bank.

Strengthen the methodological rigor by providing a more detailed explanation of the content analysis process. Specify the criteria used for coding and analyzing the budget laws.

The sentence "Expert consultations with banking professionals and policymakers provide insights into the practical challenges and opportunities" should include specific details about the insights gained from these consultations and how they were used to shape the study's conclusions.

The limitations section should be expanded to discuss potential biases in the qualitative data and how these were mitigated. For instance, discuss the potential for expert consultation bias and steps taken to ensure objectivity.

Response: Thank you for your comment. I will consider these comments.

2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.