

Design and Development of a Guiding Model for the Banking System to Promote Urban Entrepreneurship (Case Study: Shahr Bank Branches in Tehran)

Mohsen. Nasiri¹, Mehrzad. Minouei^{2*}, Zadollah. Fathi², Mohammad Reza. Kabaranzad Ghadim²

¹ PhD student, Department of Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran

² Assistant Professor, Department of Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran

* Corresponding author email address: meh.minouei@iauctb.ac.ir

Editor

Azar Kafashpoor¹
Professor, Department of Educational Management and Human Resource Development, Ferdowsi University of Mashhad, Mashhad, Iran
kafashpor@um.ac.ir

Reviewers

Reviewer 1: Masoud Hoseinchari¹
Associate Professor, Department of Educational Sciences, Shiraz University, Shiraz, Iran. Email: hchari@shirazu.ac.ir

Reviewer 2: Alinaghi Amiri¹
Professor, Management Department, Tehran University, Tehran, Iran.
Email: anamiri@ut.ac.ir

1. Round 1

1.1. Reviewer 1

Reviewer:

In the paragraph discussing the growth of urbanization, the statement "According to a World Health Organization report as of 2015 more than half of the world's population lives in urban areas" needs updated references and additional statistical data to support the claims. Consider using more recent data and adding specific percentages or trends.

The use of MaxQda 2020 software for content analysis is mentioned, but there is a lack of detail on the coding process. Provide a step-by-step explanation of how the coding was conducted, including the development of the coding scheme and any reliability checks performed.

Table 1 categorizes the findings, but there is no explanation of how the codes were categorized into concepts. Provide a narrative that explains the rationale behind the categorization and any patterns or themes that emerged during the analysis.

The discussion section should include a more comprehensive comparison with existing literature. For example, when discussing the profit-oriented approach in the banking system, compare your findings with other studies that have investigated similar phenomena in different contexts.

Authors revised the manuscript.

1.2. Reviewer 2

Reviewer:

The introduction would benefit from a more detailed literature review. The current review briefly mentions a few studies but lacks depth. For instance, the work by Phelps & Miao (2020) on urban entrepreneurs as social engineers should be expanded to include their key findings and how they relate to this study.

The methodology section mentions using the snowball technique for sampling but does not provide details on how the initial participants were selected. Clarify the criteria for selecting the initial participants and how they were identified.

The findings section introduces 3 categories, 37 concepts, and 192 codes. It would be helpful to provide a visual representation, such as a thematic map or a conceptual model, to illustrate the relationships between these categories and concepts.

The practical implications of the study are not clearly articulated. Consider adding a subsection that specifically addresses how the findings can be implemented by Shahr Bank and other financial institutions to promote urban entrepreneurship.

The conclusion suggests future research on the role of social innovation dimensions but does not provide specific research questions or methodologies. Elaborate on potential research questions and suggest methodological approaches that could be used to explore these questions.

Authors revised the manuscript.

2. Revised

Editor's decision: Accepted.

Editor in Chief's decision: Accepted.