

## Presenting an Optimal Model for Effective Implementation of Policy Principle 44 in Iran's Banking Industry

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### 1. Round 1

#### 1.1. Reviewer 1

Reviewer:

The sentence, "Policies are omnipresent," is somewhat vague. Consider specifying in what contexts these policies apply (e.g., economic, social, or political) to clarify their scope and relevance.

The definition of public policy could benefit from additional contemporary sources. Citing recent literature would strengthen the grounding in current policy studies.

The table would be clearer if you provided a few brief examples of interviewee quotes or data snippets alongside the themes to illustrate how each theme was derived from the data.

You state that three dimensions (management, electronic government, and contextual factors) are part of the implementation model. Adding a brief explanation of why each dimension is critical could add depth to your findings.

You mention inter-coder reliability but do not explain how coders were trained or standardized in their approach. Detailing this process would bolster the reliability of your findings.

The section discussing the "private sector management" dimension could be enriched by specifying which private sector challenges are unique to Iran's banking industry.

The phrase, "policy Principle 44," is used repeatedly without initial clarification. Consider briefly explaining Principle 44 for readers unfamiliar with Iranian economic policies.

Authors revised the manuscript and uploaded the new document.

### 1.2. *Reviewer 2*

Reviewer:

You describe thematic analysis as the primary approach but provide limited details on why it was chosen over other qualitative methods. Adding a justification for selecting thematic analysis would enhance methodological clarity.

The sentence, "The statistical population included 18 academic experts," could be expanded to clarify the criteria for expert selection. How were "academic experts" defined, and what qualifications or experiences were necessary?

When discussing Table 1's coding results, a summary of the key themes before the table might help readers follow the findings. This can provide a quick overview for those who may not go through the entire table.

The sentence, "This research aligns with prior studies," is somewhat broad. Specify which aspects align with specific studies and how this alignment supports your study's validity.

The assertion that "policies do not face specific problems during their formulation" may oversimplify policy development. Consider discussing potential challenges in both policy formulation and implementation.

There's a general statement about dissatisfaction with policy implementation in Iran. It would strengthen this section to discuss a specific example or case where implementation has been particularly problematic.

In Paragraph 9, you discuss privatization as a "process." It would be beneficial to acknowledge the global debate on privatization's benefits and downsides to provide a balanced perspective.

You mention time and financial constraints as limitations but do not specify the potential impact on the study. Adding a few sentences on how these limitations could affect results or generalizability would be insightful.

The statement about creating trust in the private sector is critical but vague. Consider adding specific actions or policies that could foster this trust within Iran's banking context.

Authors revised the manuscript and uploaded the new document.

## 2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.