





# Identification of Practical Indicators for Social Auditing in Loan Disbursement in Banks and Its Impact on Reducing Social Financial Crises in Society

Mokhtar. Felehgari<sup>1</sup>, Babak. Jamshidinavid<sup>2\*</sup>, Mehrdad. Ghanbari<sup>2</sup>, Forouzan. Mohammadi Yarijani<sup>2</sup>

<sup>1</sup> PhD Student, Department of Accounting, Kermanshah Branch, Islamic Azad University, Kermanshah, Iran

<sup>2</sup> Assistant Professor, Department of Accounting, Kermanshah Branch, Islamic Azad University, Kermanshah, Iran

\* Corresponding author email address: jamshidinavid@gmail.com

## Editor

Aliakbar Aminbeidokhti<sup>id</sup>  
Educational Administration, Faculty  
of Psychology and Educational  
Sciences, Semnan University,  
Semnan, Iran  
kafashpor@um.ac.ir

## Reviewers

**Reviewer 1:** Rezvan Hosseingholizadeh<sup>id</sup>  
Associate Professor, Department of Educational Management and Human Resource  
Development, Ferdowsi University of Mashhad, Mashhad, Iran. Email:  
rhgholizadeh@um.ac.ir

**Reviewer 2:** Masoud Hoseinchari<sup>id</sup>  
Associate Professor, Department of Educational Sciences, Shiraz University, Shiraz,  
Iran. Email: hchari@shirazu.ac.ir

## 1. Round 1

### 1.1. Reviewer 1

Reviewer:

The sentence, "Social auditing aims to determine how effective an organization's social performance has been," could benefit from a more detailed explanation of social auditing practices, supported by recent citations. This will help contextualize the study.

The description of the quantitative questionnaire lacks detail. Include examples of specific questions used to measure constructs like "contextual conditions" to aid replication.

Provide a brief justification for using Smart PLS over alternative structural equation modeling tools, such as AMOS or LISREL.

The study mentions "650 codes" were identified during open coding. Could these codes be categorized or summarized to provide an overview of key themes and their frequency?

The sentence, "The  $R^2$  values for outcomes, strategies, and the central phenomenon are all strong," would benefit from a direct comparison with thresholds cited in the literature to contextualize the strength of the findings.

Authors revised the manuscript and uploaded the new document.

### 1.2. Reviewer 2

Reviewer:

The claim, "Banks refrain from fulfilling their social responsibilities without standard frameworks," should reference specific examples or prior studies to substantiate this assertion.

The discussion of rankings (e.g., Euromoney) lacks citations. Provide references for these rankings to enhance credibility.

Clarify why "purposive sampling" was chosen over other qualitative sampling methods. Was this approach the most effective for reaching saturation in grounded theory?

Expand on the statement, "Loans for environmental protection," by providing an example or data to illustrate its significance in reducing financial crises.

Address potential limitations in the structural model validation. For instance, could the high  $R^2$  values indicate overfitting, and were any cross-validations performed?

The claim, "Banks' speculative activities lead to financial crises," would be stronger if backed by a recent case study or example.

Authors revised the manuscript and uploaded the new document.

## 2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.