

Explaining and Prioritizing Factors Influencing Retirement Incentives Using a Multi-Criteria Decision-Making Approach

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1. Round 1

1.1. Reviewer 1

Reviewer:

The introduction provides a thorough background on the importance of retirement and aging, particularly in the context of Iran. However, it could benefit from more explicit linking to the specific research objectives. For example, the section discussing socio-economic changes (e.g., familial support) can be reframed to more directly introduce the problem this study addresses, specifically the need for identifying metrics for retirement incentives.

The paragraph on demographic trends (e.g., aging population) references global statistics but could strengthen the argument by providing more detailed data on how these trends specifically affect Iran, such as more recent demographic projections.

The challenges faced by the Social Security Organization, such as unpaid debts and inflation, are mentioned but not explored in depth. More details could clarify how these factors specifically affect the functioning of social security and retirement planning.

The research question posed at the end of the introduction ("What are the metrics for measuring retirement incentives?") is clear but could benefit from more specificity. The phrase "key determinants and metrics of retirement incentives" could be better defined.

The description of the sampling methodology for experts is clear, but there could be more detail on how snowball sampling was employed, particularly regarding the selection criteria for the initial participants.

The explanation of the statistical population (workers from various sectors) is comprehensive, but it would be helpful to add more information on the demographic characteristics of the participants (e.g., age, occupation, and location).

The method of collecting 2,700 person-years of observations is a valuable aspect of the study, but the rationale for choosing this approach could be more explicitly stated.

The mention of "fuzzy DEMATEL analysis" is intriguing but lacks an explanation of how it specifically applies to the study's objectives and how it was executed.

Authors revised the manuscript and uploaded the new document.

1.2. Reviewer 2

Reviewer:

While the literature review presents key findings from global studies, it lacks a comparative analysis between the Iranian context and other countries. The results from international studies are valuable but would be more impactful if compared with findings from similar economies.

Citations are frequent and relevant, but the reader may benefit from further clarification regarding the publication date of some references (e.g., Doctrinal, 2024, which seems to be an ambiguous future date).

Some paragraphs, particularly between the discussion of Iran's pension system and the subsequent policy discussions, lack smooth transitions. The ideas feel somewhat disjointed, making it harder for the reader to follow the logic.

The section on socio-economic changes affecting retirees, particularly the decline in familial support, presents a general overview but lacks empirical backing.

The mention of psychological stress due to income insecurity is significant, but the connection to the study's focus on retirement incentives could be made clearer.

The idea that familial support for retirees is weakening due to cultural shifts and reduced fertility rates is important but should be contextualized in Iran's unique cultural framework.

The comparison between retirement age in Iran and life expectancy is useful. However, the mention of "serious financial challenges" could be enhanced by linking it to specific financial burdens faced by retirees.

The historical context of social security laws in Iran is important but may overwhelm readers unfamiliar with this area. A brief summary of the key developments, followed by a focus on current issues, might improve clarity.

The use of a "persuasive survey approach" is mentioned but lacks an explanation of why this methodology was chosen. How does it contribute to the validity of the study's findings?

Authors revised the manuscript and uploaded the new document.

2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.