

Editor's comments:

I have read carefully the manuscript as well as reviewers' reports.

The research is representative for a certain country as it covers and processes the data of 13 out of 14 banks.

The conclusions are clear. Though I would suggest setting a question for future. There are some other external variables that could be added. From my point of view it will interest to examine influence of external non-economic parameters on the results.

I recommend the manuscript for publishing.

Authors' feedback:

I appreciate your comments I have incorporated your suggestions on the paper regarding future research. I have also corrected the syntax and grammatical errors