

## REVIEWER'S REPORT

Manuscript No.: **IJAR-53171**

Date: 08-08-2025

**Title: A Study on Mergers & Acquisitions of the Banks**

### Recommendation:

**Accept as it is .....YES.....**

Accept after minor revision.....

Accept after major revision .....

Do not accept (*Reasons below*) .....

Rating	Excel.	Good	Fair	Poor
Originality			✓	
Techn. Quality		✓		
Clarity			✓	
Significance			✓	

Reviewer Name: Mr Bilal Mir

### Reviewer's Comment for Publication.

#### General Overview:

The manuscript presents a comprehensive analysis of the role of mergers and acquisitions (M&A) in the cooperative banking sector. It focuses on evaluating the effects of such strategic activities on stakeholder perceptions, operational efficiency, and financial performance. The topic is contemporary, addressing the evolving landscape of banking institutions, particularly cooperative banks, in response to increasing competition and the need for sustainable growth.

#### Relevance and Timeliness:

The study is highly relevant in the context of global financial sector restructuring, especially in emerging markets where cooperative banks continue to play a significant role in financial inclusion. The manuscript aptly captures the significance of M&A as a strategic instrument and aligns the analysis with both institutional objectives and regulatory frameworks. The integration of stakeholder perspectives, financial metrics, and operational dimensions enhances its relevance.

#### Research Design and Methodology:

The adoption of a mixed-methods approach—combining quantitative financial analysis and qualitative insights from interviews with stakeholders—strengthens the depth and validity of the

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study. This dual approach ensures a balanced assessment of both measurable outcomes (such as financial metrics) and perceptual dimensions (such as customer and employee responses).

### **Findings and Thematic Depth:**

The manuscript identifies that successful mergers in the cooperative banking sector can result in improved financial outcomes and higher customer satisfaction, particularly when factors such as cultural integration and regulatory compliance are well-managed. The exploration of stakeholder experiences and institutional responses to M&A events adds a rich layer of qualitative insight, underscoring the social and operational dynamics involved in such transitions.

### **Presentation and Clarity:**

The abstract is clearly written, effectively summarizing the objectives, methods, findings, and significance of the study. The introduction provides a solid contextual foundation for the research, highlighting the strategic importance of M&A in the cooperative banking sector. The narrative is coherent, and the terminology is appropriate for a scholarly audience interested in finance, management, or organizational behavior.

### **Significance of Contribution:**

This study contributes valuably to the literature on banking reforms, cooperative institutions, and strategic management. It provides practical insights that can inform policy formulation, institutional strategy, and stakeholder engagement practices within the banking sector. Its findings also resonate with broader discourses on financial consolidation and institutional resilience.