

Review of: "Conundrums of the Liquidity Determinants of Commercial Banks in Ethiopia"

Chandra Setiawan¹

¹ President University

Potential competing interests: No potential competing interests to declare.

This manuscript is a good topic, but the Introduction part must be added with facts about the real problems of liquidity of commercial banks in Ethiopia, using time series data since this research uses time series from 2011 to 2021. How about the COVID-19 effect in 2020-2021?

The authors can use dummy variables to accommodate the effect of COVID-19 in the time series data, especially for years 2020 and 2021.

For the results mentioned on page 5, the authors said the variables in this study have a normal distribution and are free from multicollinearity; this is not true. I found in Table A2 that the collinearity between ROA (3) and CA is 0.869.

Therefore, in the final model, I suggest eliminating or excluding CA.

The authors should clearly divide between **Conclusion** and **Recommendation**. Regarding the recommendation that the large bank management should stop pondering themselves as "too big to fail," which may make them end up with excessive liquidity shocks, it is not based on the results of the research since the impact of the variable of Bank Size on Liquidity (L1 or L2) is not significant.