

# Review of: "Financial Performance Uncovered: Asian Commercial, Savings, and Islamic Banks in Focus"

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**Potential competing interests:** No potential competing interests to declare.

Some potential issues that could be pointed out to the authors for improvement:

**Data Range and Relevance:** The study covers data from 2010 to 2022. It might be beneficial to discuss how recent economic events, such as the COVID-19 pandemic, specifically impacted the financial performance metrics.

**Comparative Analysis:** While the study compares different types of banks, it could enhance the analysis by including more detailed comparisons within each category (e.g., comparing different Islamic banks or savings banks across the countries).

**Methodological Justification:** The paper uses random effects regression and dynamic panel-data estimation. Providing a more detailed justification for choosing these methods over others could strengthen the methodological section.

**Statistical Significance:** The study mentions that differences in NIM and ROA between savings and commercial banks are not statistically significant. It would be helpful to explore why these differences are not significant and what implications this has for the banking sector.

**Policy Implications:** While the paper offers practical implications, it could benefit from a more in-depth discussion on how policymakers can use these findings to implement specific regulatory changes or support measures.

**Literature Review:** The literature review could be expanded to include more recent studies, ensuring that the paper is grounded in the latest research and trends in the banking sector.

**Clarity and Readability:** Some sections might benefit from clearer explanations or additional context to make the findings more accessible to a broader audience, including those who may not be experts in financial metrics.