

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

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Potential competing interests: No potential competing interests to declare.

The specific comments are as follows:

- 1. Originality: Does the paper contain new and significant information adequate to justify publication?** The research gap doesn't come out clearly, and so because of this, it is hard to point a finger to the new knowledge the paper brings on board. Numerous studies have used similar predictors, used similar methodologies, etc. What is new? This doesn't come out.
- 2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?** We need a brief on the study setting. This will contribute to the discussion chapter to domesticate the study. Secondly, the literature on the relationships between the study variables or hypothesis development lacks the demonstration of the interplay between the variables. The write-up doesn't demonstrate exactly how one variable affects the other. We need to see the meaning of the relationships come out clearly. This is critical and should be revisited. For example, sec 2.4.1 Bank Profit – I am failing to understand the relationship between bank profit and bank liquidity. The message is not clear, and the hypothesis does not make sense. An inverse relationship means that improvement in one variable (aspect) is associated with reduction/worsening of the DV. Revisit all hypotheses development in the write-up. Lastly, we are in 2024; the author should utilize the most current literature.
- 3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?** I miss seeing the theories that inform the choice of model specifications and justifications. Revisit this. I wonder also if doing diagnostic tests was not called for in this study. I wonder also if confounding variables are not necessary in this study.
- 4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?**

The authors hide behind the statistics, and the story does not come out. We need "flesh" on the figures. What do the statistics mean in a layman's language? The language is too technical and not easy to be understood by someone not in the discipline. Ideally, the study findings must be consumed by everyone concerned. So tone down the language, avoid the technical jargon.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper? This is significantly missing.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc. Fair