

# 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.

## 1. Introduction

- Expand on the importance of understanding the differences between commercial, savings, and Islamic banks for financial stability in Asia.
- Briefly mention the specific contributions of this study compared to previous research.

## 2. Literature Review

- **Structure:** The literature review is very extensive. Consider restructuring to focus on the key themes directly relevant to your research questions and hypotheses.
- **Specificity:** Instead of general statements about factors affecting performance metrics, provide more specific examples of how these factors differ between bank types. For example, how does credit risk management differ between commercial and Islamic banks?
- **Critical Analysis:** The literature review lacks critical analysis. Discuss any inconsistencies or conflicting findings from previous studies and explain how your research addresses these gaps.

## 3. Hypotheses Development

- **Justification:** Clearly state the theoretical and empirical justification for each hypothesis. Why do you expect commercial banks to outperform in all four metrics?
- **Directionality:** Specify the direction of the relationship in your hypotheses. For example, instead of stating "Commercial banks have a higher ROA," state "Commercial banks have a significantly higher ROA compared to..."

## 4. Data and Methodology

- **Variable Selection:** Justify the selection of control variables. Explain why you chose these specific governance and macro indicators.
- **Model Specification:** Explain the rationale behind choosing RE regression and 2SGMM. Address the limitations of each method and why they are suitable for this particular study.

## 5. Results and Discussion

- **Interpretation:** Provide a more in-depth interpretation of the results. What are the practical implications of the

findings for each bank type?

- **Statistical Significance:** Be consistent in reporting statistical significance. In some instances, you mention coefficients that are not statistically significant. Focus on discussing significant results and briefly acknowledge insignificant ones.

## 6. Focused Country Analysis

- **Rationale:** Clearly explain the rationale for choosing South Korea and Malaysia. What makes these countries interesting case studies?
- **Contextualization:** Provide more context on the banking sectors in South Korea and Malaysia. What are the key characteristics and challenges of each sector?

## 7. Conclusion

- **Contributions:** Clearly articulate the contributions of this study to the existing literature. How does this research advance our understanding of bank performance in Asia?
- **Future Research:** Offer more concrete suggestions for future research directions. For example, suggest specific countries or regions that could be included in future comparative analyses.

## 8. Writing Style

- **Conciseness:** The article is quite lengthy. Reduce redundancy and streamline the text to improve readability.
- **Clarity:** Some sentences are long and complex. Break down long sentences into shorter, clearer ones.
- **Tables and Figures:** Some tables and figures are very large and contain redundant information. Consider condensing or removing unnecessary tables/figures.