

Review of: "Navigating Complexity: Uncovering the Intricate Dynamics Between Intellectual Capital, Efficiency, and Performance in Taiwan's Banking Sector"

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Potential competing interests: No potential competing interests to declare.

I appreciate your effort in putting together this paper. I am particularly impressed with the quality of the methodology. However, I do have some concerns, and I hope you will take the time to address them to improve the overall quality of your paper.

First, your title is not consistent with the abstract content. You mention income diversity in the title but omitted it in your abstract. Since it is among your constructs of interest, it should be included, just like the other constructs you mentioned. Secondly, the first sentence of your abstract does not flow well with the second sentence. You started with a focus on intangible assets (intellectual capital), then you moved to talk about technical efficiency and income diversity. You need to fill the missing gap between sentence one and sentence two.

Thirdly, you have to be consistent with your use of terminology. In your abstract, you reference performance as the outcome construct. However, in the introduction, you are talking about efficiency as the outcome construct (see the introduction's first paragraph).

What is the gap you are trying to fill exactly? You need to better clarify this in the introduction and the literature review because there are already studies that have examined the IC-performance relationship in Taiwan's banking sector. For example, the study by Nazir et al., 2021 (Intellectual capital performance in the financial sector: Evidence from China, Hong Kong, and Taiwan).

Your research focus includes technical efficiency and income diversity, but you do not say anything about them and their connection with bank performance in the introduction section. I also suggest developing a logical hypothesis on why IC, technical efficiency, and income diversity relate to bank performance in Taiwan to enhance the quality of the paper by providing a contextual theoretical contribution. And then, you should also remove the research questions from the literature review section.

The first and second paragraphs in subsection 3.1.2 are difficult to read. I suggest rewriting. Also, try to improve the overall clarity of the paper with respect to wording.

I also suggest including a discussion section for the same reason I suggest including a hypothesis development section-- to enrich the paper and allow readers to appreciate the unique nature of the Taiwan context.

The practical implications of the study need more improvement. Expand more on how your findings can help banks in Taiwan to better improve their performance.

And lastly, I notice that there are a lot of grammatical errors. I suggest using grammatical software, like Grammarly, etc.