

Review of: "Strategic Insights: The Paradox of Intellectual Capital's Role in Bank Efficiency"

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Based on the summaries provided, I would rate the work a 4 out of 5. The study appears to be comprehensive, employing robust methodologies such as the MVAIC model and various regression analyses to explore the relationship between intellectual capital and bank efficiency. It provides valuable insights into the Vietnamese banking sector, highlighting the importance of human capital and the complexities of managing capital resources. However, the study could potentially be improved by exploring more deeply the reasons behind the negative impact of certain IC components like Capital Employed Efficiency and by providing more actionable recommendations for banks.