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

Hariem Abdullah[1]

1 University of Sulaimani

This study offers a comparative analysis of financial performance metrics across commercial, savings, and Islamic banks in five Asian economies. Using random effects regression and dynamic panel-data estimation, the study examines ROA, NIM, NPL ratio, and LTD ratio. The results provide insights into how different banking models perform within varied regulatory environments, economic conditions, and institutional frameworks. I suggest the following comments for enhancement:

1. The literature review could benefit from a more critical assessment of the existing studies. Some references seem outdated or not directly related to the study's focus on Asian banks. The study may integrate more recent studies, especially those that focus on the specific regions and banking types being analyzed. A critical comparison of findings from various sources could strengthen the argumentation.

2. The hypotheses development could be more directly tied to the theoretical framework by explicitly linking each hypothesis to the Resource-Based View (RBV) theory and discussing how the unique resources of each bank type are expected to influence the performance metrics.

3. The justification for selecting the random effects model over fixed effects could be clearer. See, for reference: Abdullah, H., & Tursoy, T. (2021). Capital structure and firm performance: evidence of Germany under IFRS adoption. *Review of Managerial Science*, *15*(2), 379-398.

4. The data analysis is thorough, but there could be more emphasis on the implications of the results. Highlight how the findings relate to the theoretical framework and existing literature. Discuss potential reasons for any unexpected results in more detail.

5. The conclusions are reasonable but could be more explicitly connected to the hypotheses and research questions. Clearly state how each hypothesis was supported or refuted by the findings. Discuss the broader implications of these conclusions for future research or policy-making.