

Review of: "Economic Empowerment: Unveiling Asian Bank Performance Trends"

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Potential competing interests: No potential competing interests to declare.

Comments on Sectional Basis

1. Lead Comment:

Congratulations to the author for the great effort and time.

The study has good materials, approaches, and findings worth publishing. The comments made on the various sections below are all in the quest for improving its richness, particularly the organization and flow of thought – focus, concepts, contexts, and presentations.

2. The Topic:

"Economic Empowerment: Unveiling Asian Bank Performance Trends"

The researcher may consider changing the subject domain, "Economic Empowerment" to "Commercial Bank Performance Trends" and the specific area of study from "Asian Bank Performance Trends" to "Determinants across Asian Economies."

Accordingly, the topic may be reviewed as attempted in the example below:

"Commercial Bank Performance Trends: Determinants Across Asian Economies."

3. Abstract:

- Summary of findings is important to be shared.
- The study's theoretical and practical implications are also worth mentioning.

4. Introduction:

- Facts and actions like the *"2020 emergency stimulus packages and Central Bank liquidity provisions"* should also indicate the specific economies and states involved, with references.
- Kindly check the phrase *"banks operating in the economies mentioned earlier."* It appears there is no earlier mention of specific economies.
- It is worth making the research objectives clearer as they will be operationalized in the literature section to justify their measuring methods and procedures adopted under methodology.

- The concluding statement which begins with, “*The remainder of this paper is outlined as follows:* ” may be taken out.

5. Theoretical Framework and Prior Empirical Studies:

- It is worth defining/describing the driving concepts of the study as contained in the topic and found in the literature – bank performance trends, Asian bank, Asian economy, bank profitability, and the determinants or drivers (ROE, ROA, PM, NIM, etc.). This is where the full names and acronyms are mentioned before the acronyms are used as in the hypotheses and elsewhere.

These will be linked to the discussion of theoretical and prior empirical studies to allow for critiques, gaps, reflections, and operationalization of the study’s objectives to put the hypotheses in context.

- It may be worth developing a construct to depict the study’s conceptual domains and the relationship between the dependent and independent variables in their clearly stated categories. The RBV, Efficiency theory, etc., as in the conceptual framework, will then be discussed in reference to the construct as theoretical foundations. Accordingly, the framework may not be used, but a construct as suggested.
- Materials on approaches to data collection and/or analysis may be moved to the methodology section.
- This section’s title may be changed to reflect the actual literature or theoretical details.

6. Hypotheses Development:

- The content of the statement below may rather have to be part of the introduction to clearly indicate the focus and objectives of the study.

“As noted, this study aims to explore the key drivers of bank performance, focusing on four measures of profitability (ROA, ROE, PM and NIM), and three efficiency measures (PE, RE, and TE). Modified Value Added Intellectual Capital (MVAIC), Income Diversity (ID), and Loan Growth (LG) are also hypotheses tested. The inclusion of MVAIC, ID, and LG adds an innovative layer to the study, allowing for a more comprehensive understanding of the factors that contribute to a bank’s financial health.”

7. Data and Methodology

- Some comments made earlier may guide the researcher to move some of the materials to the literature review section (see comment No. 5 above), for example, the dependent and independent variables.
- The section may be re-organized to include materials on Methodology, Data, and results only. The results may be discussed under a separate section – “Discussion” – to allow for clarity/simplicity and linkages to existing literature, among others.
- Check the hypotheses numbering. Number 5 has been repeated.

8. Conclusion and Implications

- Most of the materials may be moved to a new section titled “Discussion,” as suggested above, and the conclusion

mainly covering briefs on research objectives, approach to data collection and analysis, findings as they relate to the hypotheses, limitations of the study, and direction for future research.