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. The introduction section cites previous studies, but it could better emphasize the specific research gap by explaining why comparing these different types of banks is important and would help justify the study.
2. The literature review is thorough, providing variable-wise and country-wise analysis, but it could be more cohesive. Instead of presenting studies in a segmented manner, shift to a discussion-based format that synthesizes findings across variables and countries. Highlight common themes, trends, and contradictions, explaining how they relate to your research focus. This approach will connect the studies more effectively, making the review more analytical and relevant to your research questions, rather than purely descriptive. By connecting the dots, the review can better support your empirical analysis and enhance the paper's overall impact.
3. The selection of cross-country data requires a clear justification. You should explain whether the countries were chosen based on economic similarities, differences, or competitive dynamics. Are their banking systems comparable in terms of regulatory frameworks, financial development, or are they selected for their contrasting characteristics, such as different economic conditions or banking models?
4. In the **Data and Methods** section, specify the criteria for country selection (e.g., GDP, banking sector size, or regulatory environment). This will strengthen the rationale for your comparative analysis and ensure the data selection appears purposeful rather than arbitrary, enhancing the study's credibility.
5. The study offers a detailed comparison of financial performance across commercial, savings, and Islamic banks in five Asian economies, using metrics like ROA, NIM, NPL ratio, and LTD ratio. However, the results section could benefit from a deeper analysis of how the findings relate to the theoretical framework and existing literature.
6. For example, while savings banks show higher NIM and ROA, the differences are not statistically significant. This should be explored further in the context of financial theories and previous research. Additionally, the lower NIM and ROA of Islamic banks due to Sharia compliance should be examined in more detail.
7. Unexpected or insignificant results, such as the lack of marked performance differences among bank types, need more thorough discussion. Exploring potential reasons behind these outcomes and how they fit with regulatory environments or market conditions would enhance the study's contribution to the literature.