

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_130337
Title of the Manuscript:	The Impact of Efficiency, Financing Risk, Liquidity, Independent Commissioner Composition, and Sharia Supervisory Board toward Financial Performance in Sharia Banks
Type of the Article	Original Research Article

PART 1: Comments

	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	This study, regarding efficiency, financing risk, liquidity, independent commissioner composition, and sharia supervisory board toward financial performance in sharia banks is contemporary topic for this current world. Particularly, sharia based bank is one of the most growing sector worldwide where efficiency, financing risk, liquidity, independent commissioner composition, and sharia supervisory board are playing significant role for the sustainable growth of this sector. Thus, this study has quite significance.	
Is the title of the article suitable? (If not please suggest an alternative title)	Title: The title clearly defines the topic but could be more concise. Consider removing some redundant terms. For example: "Factors Affecting Financial Performance in Sharia Banks: Efficiency, Risk, and Governance".	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	Methodology part of the abstract need to extend a bit by mentioning sample model etc. The impact of the factors mentioned in the study should be more clearly summarized. Consider including key findings or implications briefly.	
Is the manuscript scientifically, correct? Please write here.	Yes	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Yes	

Review Form 3

<p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>At acceptable level, but can enhance quality of writing</p>	
<p>Optional/General comments</p>	<p>Introduction</p> <ul style="list-style-type: none"> • Context: While the introduction effectively sets the scene for Islamic banking in Indonesia, it would be helpful to include a brief mention of existing literature. A short discussion on previous studies and how this research fills a gap in the literature would strengthen the introduction. • Problem Statement: The research problem is stated well, but the justification for why these specific variables were chosen (Efficiency, Financing Risk, etc.) could be clearer. What is the significance of these factors in the context of Indonesia's Islamic banking system, and why are they important to study? <p>Literature Review</p> <ul style="list-style-type: none"> • References: The paper cites several relevant studies, but some sections could benefit from a more robust literature review. For instance, the relationship between financial ratios and performance in Islamic banks should be discussed in more detail, referencing both global and regional studies. • Theoretical Framework: A brief mention of the theoretical framework underpinning the study would provide a clearer context for the hypotheses and methodology. <p>Methodology</p> <ul style="list-style-type: none"> • Clarity: The methodology section should be more detailed. It would be helpful to explain how the data was collected (e.g., is it secondary data from bank reports or primary data from surveys/interviews?). • Sampling: Provide more information about the sample size and selection process. How many banks were studied? Were there any particular selection criteria? • Statistical Methods: A brief explanation of the statistical tests used (e.g., regression analysis, correlation, etc.) would add transparency to the methodology. <p>Results and Discussion</p> <ul style="list-style-type: none"> • Data Presentation: The results section lacks clear visuals such as tables or charts to present findings effectively. Including these would help readers better grasp the data and trends. For example, tables summarizing financial ratios or regression results could be added. • Interpretation: While results are presented, the interpretation of findings is somewhat sparse. The authors should expand on how each of the factors (e.g., Efficiency, Risk, Liquidity) influences financial performance and why these results might be significant. • Comparison: It would be useful to compare the findings to previous studies, particularly in other regions or countries. How do these results align or differ from global trends in Islamic banking? <p>Conclusions</p> <ul style="list-style-type: none"> • Summary: The conclusion is generally sound, but it would benefit from a more concise summary of the key findings. In addition, more emphasis should be placed on the implications of these findings for practitioners and policymakers in the Islamic banking sector. • Limitations and Future Research: A section on study limitations would be helpful. For instance, if data availability or sample size was a constraint, this should be acknowledged. Additionally, suggestions for future research would strengthen the paper by indicating areas that need further investigation. 	

Review Form 3

	<p>Language and Style</p> <ul style="list-style-type: none"> • Clarity: The paper's language is generally clear, but some sentences are long and could be simplified for readability. For example, in the introduction, "The health level of banking in Indonesia is listed in OJK regulation No 4/PJOK.03/2016..." could be rewritten for clarity. • Grammar and Punctuation: There are minor issues with grammar and punctuation. For instance, in some cases, commas and periods are missing, or sentences are a bit cumbersome. A thorough proofread for language quality would improve readability. <p>References</p> <ul style="list-style-type: none"> • Citations: The references section should be reviewed for consistency. Ensure that all citations are properly formatted according to the journal's style guide. Additionally, check for completeness, as a few references might be missing essential details (e.g., journal name, volume, issue number). <p>Overall Contribution</p> <ul style="list-style-type: none"> • The study addresses an important topic in the context of Islamic banking, but it would be strengthened by providing a clearer rationale for selecting the particular factors investigated. The authors should emphasize the practical applications of their findings, especially in policy-making or bank management. <p>Suggestions for Revision:</p> <ol style="list-style-type: none"> 1. Expand the literature review and theoretical background. 2. Provide a more detailed methodology section, especially regarding data collection and analysis. 3. Use tables and charts to present data and statistical results clearly. 4. Expand on the implications of the findings in the conclusion. 5. Address minor grammatical and language issues throughout the paper. <p>Once these revisions are made, the paper will be much stronger and more suitable for publication.</p>	
--	--	--

PART 2:

	Reviewer's comment	Author's comment <i>(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

Name:	S. M. Masudur Rahman
Department, University & Country	Northern University of Bangladesh, Bangladesh