

Review Form 3

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJSSSE_128011
Title of the Manuscript:	Enhancing Financial System Stability through the Synergy of Bank Asset Concentration, Financial Literacy, and Financial Inclusion
Type of the 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 article is quite important considering that monetary crises have occurred several times, and there is the potential to provide enrichment to knowledge. However, the way of analysing and presenting research results needs to be carefully reconsidered. So, this manuscript can become a promising one, but need to rethinking and rewriting by the author.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title provides enough information, it's just does not attack the reader's attention. It is not interesting enough.	
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.	The abstract needs more re-elaboration. For instance, this statement: "Given that the repercussions of a single bank's issues will have a widespread and interconnected effect" need to be more specific: what is the problem? Why the research must be done, or what is the significance?	
Is the manuscript scientifically, correct? Please write here.	Beside the problem statement and the research significance that has not been clearly stated, another part is the literature review section: it is important to present the previous research that has been carried out on the same topic. The other part which are methodology, discussion, and conclusion will follow the revised introduction and literature framework. So, the manuscript needs to re-elaborate.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	It is recommended that the bibliography list be equipped with the DOI number of the article being cited	
Is the language/English quality of the article suitable for scholarly communications?	The language (English) should be proofread.	
Optional/General comments		

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>	

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Reviewer Details:

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