

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.	The results of this research are useful for bank managers, banking authorities and researchers interested in the field of financial system, banking system, financial dan banking behaviour.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title of the article is appropriate and consistent with the contents of the article.	
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.	Abstract is quite complete and clear, includes objectives, methods, results research conclusion, and recommendations.	
Is the manuscript scientifically, correct? Please write here.	The manuscript meets the rules of scientific work. It is better if the research results confirm whether there are differences with previous research.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	References are quite complete and relevant.	
Is the language/English quality of the article suitable for scholarly communications?	The quality of English used in this article is suitable for scholarly communication	
Optional/General comments	<ul style="list-style-type: none"> • The article is complete, clear, consistent between research objectives, research problems, research methods with research results and conclusions. • The research methods used is in accordance with the research objectives. • The results of the study, not only discuss the results of statistical tests, but there should also be a discussion of the results of statistical processing associated with research variables in accordance with the research objectives and then compared with previous studies, so that there are similarities or differences in the results of this study with previous studies. • It is recommended that if there are results that are different or contradict previous theory and research, where the results of data processing are not significant, then there must be an in-depth discussion of why this happened in the discussion. • Systematics of writing to be guided by the journal template set by the publisher. • Articles can be published in journals. 	

Review Form 3

PART 2:

	<u>Reviewer's comment</u>	<u>Author's comment (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)</u>
<u>Are there ethical issues in this manuscript?</u>	<u>(If yes, Kindly please write down the ethical issues here in details)</u>	

Reviewer Details:

<u>Name:</u>	Herry Achmad Buchory
<u>Department, University & Country</u>	Widyatama University, Indonesia