

REVIEWER'S REPORT

Manuscript No.: IJAR-54256

Date: 09/10/2025

Title: Comparative Analysis of Business Strategies between Regional Banks and State-owned Banks in China: A Case Study of Quanzhou Bank and China Construction Bank

Recommendation:	Rating	Excel.	Good	Fair	Poor
Accept after minor revision.	Originality		✓		
	Techn. Quality		✓		
	Clarity		✓		
	Significance	✓			

Reviewer Name: Dr. Kanumuri Vinod Varma

Date: 09/10/2025

Manuscript Review Report

Title: Comparative Analysis of Business Strategies between Regional Banks and State-owned Banks in China: A Case Study of Quanzhou Bank and China Construction Bank

SIGNIFICANCE:

The article is timely and addresses a significant issue in the framework of the changing multi-level system of finance in China. The study gives an insight into how financial institutions alter their strategic positioning, model of innovation, and policy connections in differentiated banking chains by contrasting the business strategies in a regional bank (Quanzhou Bank) with a state-owned bank (China Construction Bank).

Both theoretically and practically, the research is relevant as it helps to improve the conceptual knowledge about strategic differentiation in banking, as well as providing insights related to the improvement of financial performance and coordination of policies by the policymakers, the regional banks, and the state-owned banks. This paper will provide a comparative analysis in terms of strategy of a regional commercial bank (Quanzhou Bank) versus a large state-owned bank (China Construction Bank) in the changing system of financial system in China. The research is very important because it illuminates the ways in which various levels of banks respond to change their market position, their innovativeness, risk management, and digital transformation policies through different policy orientation and diversities of resources.

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It contributes considerably to the research of the multi-level financial ecosystem of China with its accent on the complementary and strategic differentiation. The insights of the paper can be applicable to policy makers, regulators, and practitioners interested in maximizing coordination and efficiency of the banking industry.

STRENGTHS:

1. The research paper has developed a systematic comparative framework that includes development positioning, resource capabilities, dependency on policies and market strategies.
2. It incorporates empirical information in annual reports, literature and policy documents and it proves analytical rigor.
3. Gives strong differentiation to local operational focus on regional banks against national policy-focused strategies of state-owned banks.
4. The structure of the manuscript is logical with a literature review followed by methodology, case comparison, and strategic insights in a logical sequence.
5. The literature review is broad and current citing both national and international view.
6. The article has policy-level implications, which increase its practical implications.
7. Comprehensive Comparative Framework: The paper comparatively examines the two banks on the basis of various strategic areas - market positioning, innovation, risk management, and digital transformation.
8. Richer Empirical Detail: Uses annual reports, industry reports, and government policy reports, which makes it more authentic and analytically valid.
9. Evident Theoretical association: Relates strategic behavior with resource-based theory, policy orientation, and customer differentiation frameworks.
10. Practical Policy Implication: Provides practical suggestions to regional banks, state owned banks and regulatory bodies.
11. Organized Presentation: Organized flow of the problem identification to its analysis, findings, and recommendations.
12. Balanced Perspective: It is more objective and gives both advantages and weaknesses of the two banking models.

KEY INSIGHTS:

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1. The most important point of the research is that the strategic divergence between the regional and state-owned banks is caused by the variations in the policy orientation, resource allocation, customer segmentation, and technological flexibility.
2. An example of local, agile, and SME-driven approach is Quanzhou Bank, and the example of a policy-driven approach is China Construction Bank, which is globally integrated and technology intensive.
3. It is the understanding of collaborative processes and conflict nodes in the Chinese multi-layered financial system that takes the paper to a new level of discussion on effectiveness of financial systems and coordination.
4. The fundamental observation of the paper is that the strategic differentiation between regional and state-owned banks is the result of the combination of policy orientation and resource capacity, market pressure and shareholder interest.
5. Quanzhou Bank has a strategy of small but refined, which is flexible, locally based and service oriented aimed at SMEs and local economies by scenario based innovation and regional partners.
6. China Construction bank, on the other hand, has a large and comprehensive strategy- policy based, technology based, and internationally integrated serving both a domestic and international clientele with a large and comprehensive approach using scale and systematization.
7. The combination of them illustrates a complementary trend in China banking hierarchy which has enhanced the system and stability of the national financial system.
8. At Quanzhou Bank, the business model is based on a small yet elegant approach that is flexible, localized and service-based and focuses on SMEs and local economies with scenario-driven innovation and regional alliances.
9. In contrast, China Construction Bank follows a policy-powered, technologically enabled, and internationally integrated approach to serving national and foreign clients by scale and systematization, which is known as a large and comprehensive strategy.
10. They all indicate a complementary trend in the Chinese banking system and reinforce banking system and stability in the Chinese national financial system.

RECOMMENDATIONS ON HOW TO IMPROVE IT:

- To reinforce the depth of analytical information, the comparative debate might be considered with the inclusion of quantitative indicators or ratios (e.g., profitability, cost-to-income, or digital adoption indices).
- Add a conceptual framework diagram that will provide an overview of the comparative dimensions of the two banks.

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- Enhance figures and tables visual presentation - some of them might be better marked and be displayed in a readable manner.
- Give a more solid connection between the results and the current theory of strategic management (e.g. competitive strategy according to Porter or resource-based view).
- Some language and grammatical errors will be corrected.
- The paper is of high quality in terms of comparative discourse and and relationship between theory and practice.
- The part on digital transformation (5.4) is especially strong, as it gives quantitative data and distinct differentiation of technological strategies.
- The risk management section (5.3) is quite developed though it might be improved with a visual comparative chart of the non-performing ratios of the loan provisions coverage.
- The national/local strategy framework discussion (6.1) is theoretically well-done in its efforts to interconnect the discussion of national and local policy orientation; a very short conceptual diagram summative of the hierarchical policy mechanism would be better.
- Language and style: It is possible to make some minor grammatical changes and simplify sentences to increase readability.
- The recommendations (7.2) are profound and realistic; it would be better to mention real-life examples of cooperation between local and national banks to make this section more effective.

CONCLUSION:

The paper has managed to provide a thorough comparative argument that brings out the duality of local specialization and national integration in the Chinese banking environment. It is also exhibiting sound scholarly achievements, practical implication, and originality. By slightly altering the paper to bring empirical understanding and theoretical rigor, the article will contribute to the body of work in the banking strategy and financial system design in emerging markets. It is an analytically rich and methodologically sound study of the strategic differentiation in the Chinese banking sector. It is a work that successfully integrates both qualitative and quantitative knowledge to determine the reasons and the way regional banks and state-owned banks pursue different but complementary strategies.

The study is valuable because it emphasizes the multi-level nature of financial institutions and the need to compromise between local responsiveness and national integration. The suggestions to the banks and regulatory bodies are positive and based on the empirical observation.

RECOMMENDATION FOR PUBLICATION:

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❖ Accept after minor revision

Evaluation Summary

Criteria	Rating	Remarks
Originality	Good	The subject and level of comparison is new, but it is based on the previous theoretical grounds. It is applicable, and unique, in the context of the multi-tier banking in China.
Technical Quality	Good	Good analytical framework; slight improvement of data suggested. The comparative framework and methodology are quite well organized and supported by data. Minor improvements in presentation recommended.
Clarity	Good	Properly organized and easy to read, but some adjustments should be made to the formatting and transitions. It is well structured, and little language and formatting changes are required.
Significance	Excellent	Great relevance (academic and policy-wise); helps to comprehend the financial system in China. Very useful to policymakers, researchers, and financial strategy and regulation practitioners.

Overall Recommendation:

The article is of high academic standard and can be considered as offering valuable information concerning the strategic differences between regional and state-owned banks in China. It can be published with some few changes in order to make it clear, present data, and frame it with the theory.