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REVIEWER'S REPORT

Manuscript No.: **IJAR-54256** Date: 11-10-2025

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:
Accept as it is .....
Accept after minor revision.....
Accept after major revision .....
Do not accept (*Reasons below*) .....

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality		✓		
Clarity	✓			
Significance		✓		

Reviewer Name: Mr.Bilal Mir

Reviewer's Comment for Publication

General Overview:

The manuscript presents a detailed examination of the research process, emphasizing the phases of data collection, analysis, and evaluation. The structure follows a logical progression, and the writing is clear, concise, and well-organized. The author demonstrates a solid understanding of methodological frameworks and supports claims with relevant examples. The work overall makes a valuable contribution to applied research methodology and educational inquiry.

Strengths:

1. **Clarity and Organization:**
   The paper is coherently structured, with each section—Abstract, Introduction, and Methodology—clearly defined. Transitions between sections are smooth, enhancing readability.
2. **Methodological Rigor:**
   The author appropriately details each phase of the research process, demonstrating a

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disciplined approach to data collection and analysis. The explanations of research design and data interpretation are sound.

3. Use of Literature and Examples:
   The discussion references relevant conceptual and methodological ideas, ensuring academic grounding. The examples help contextualize abstract concepts.
4. Presentation and Language:
   The language is academic yet accessible. The writing style maintains formality and avoids redundancy.

Weaknesses and Suggested Revisions:

1. Lack of Specific Data or Empirical Evidence:
   While the methodology is well explained, the paper would benefit from including concrete data, figures, or brief examples from the actual study results to substantiate claims.
2. Limited Discussion on Limitations:
   The paper does not adequately discuss potential limitations of the approach or research scope. A short paragraph acknowledging these would enhance transparency.
3. Comparative Analysis (Section 4.2):
   The "Comparison and Discussion" section could be strengthened by highlighting how the results align or diverge from existing studies in the field. Including more comparative insight would increase the paper's significance.
4. Formatting and Consistency:
   Some section headings and citations could be standardized to improve professional presentation (e.g., consistent use of numbering and capitalization in subheadings).

Conclusion and Recommendation:

The paper demonstrates solid academic merit and methodological competence. With minor revisions—particularly expanding the discussion, integrating more evidence, and addressing limitations—it can be recommended for publication.