# **Review Form 3**

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_125381
Title of the Manuscript:	Impact of Select Variables on Tangible Book Value Multiple of U.S. Regional Banks
Type of the Article	Original Research Article

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## **PART 1:** Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimumof 3-4 sentences may be required for this part.	I like the manuscript because literature review for financial variable taken for analysis is nicely narrated. The statistical tool application and result of computation of statistical tool is nicely narrated.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes	
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 suitable.	
Are subsections and structure of the manuscript appropriate?	Yes	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimumof 3-4 sentences may be required for this part.	Data analytics done by statistical tool like ANOVA is nicely narrated. Financial variables taken in consideration nicely provided prediction for bank performance in US economy. Non financial variable could be taken in consideration for holistic Prediction of bank performance.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Sufficient	

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Minor REVISION comments  Is the language/English quality of the article suitable for scholarly communications?	Good	
Optional/General comments	In a nutshell, a good article for the reader having interest in data science. A good literature review for reader with non financial background.  US regional bank performance analysis done nicely by financial ratio price to tangible book value. The secondary data (financial data) analysis was done by application of statistical tool like ANOVA nicely, which provided good Prediction for small regional bank performance. The small regional bank provided boon to US economy at the time of recession. The financial indicator are not only sole measure of performance. The operations performance needs to be consider for Holistic prediction of bank performance. The Balanced Score Card consider both financial performance and operations performance could be provided as a management tool.	

# PART 2:

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

# **Reviewer Details:**

Name:	Rajeev Ranjan Sandilya
Department, University & Country	Indian Institute of Management, India

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