Review Form 1.7

Journal Name:	**Asian Journal of Economics, Business and Accounting**
Manuscript Number:	**Ms_AJEBA_111219**
Title of the Manuscript:	**Empirical Analysis of Commercial Banks' Loans in Cambodia: Fixed Effect and Random Effect Models**
Type of the Article	

PART 1: Review Comments

	Reviewer's comment	**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)*
Compulsory REVISION comments **1. Is the manuscript important for scientific community?** (Please write few sentences on this manuscript) **2. Is the title of the article suitable?** (If not please suggest an alternative title) **3. Is the abstract of the article comprehensive?** **4. Are subsections and structure of the manuscript appropriate?** **5. Do you think the manuscript is scientifically correct?** **6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.** **(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)**	**yes** **yes (instead of writing all models – the author may write panel models – may be changed** **usually abstract starts with this objective of the research, after that some reference of literature, significance of study for specified country, then methodology – must be changed** **yes** **yes** **yes**	
Minor REVISION comments **1. Is language/English quality of the article suitable for scholarly communications?**		
Optional/General comments	Overall the article is good, however I have the following comment: in abstract author claims that all variables are statistically significant(SS) – which contradict as the results shows that out of seven 4 variables are SS in RE, 2 are in FE and 4 in pooled OLS model. Kindly report t-stat values instead of SE values (one cannot clear the significance level using SE) In methodology the comparison of all these models are not specified, only general model is written. Kindly write all three models in mathematical form. IF RE model is better than both PLS & FE models. Result of RE must be explained in detail.	

PART 2:

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

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Reviewer Details:

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