



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2014_BJEMT_11164
Title of the Manuscript:	A Study of the Coupling Degree between the Profitability and Risk Management Capability of Commercial Banks
Type of the Article	Original Research Article

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound.

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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. In general, the paper needs to be further amended for publication purposes. The "in-text citations" are not being properly quoted. E.g: Berger considers, capital positively the year of publication such as Berger (1995) should be inserted as a standard for publications. 2. Paper is also full with grammatical errors, perhaps due to direct translation from Chinese to English. Therefore, proof reading is advisable. 3. There is no section on literature reviews especially on the issues of profitability and risk management of the Chinese banks. This is important because the Chinese banks especially the state-owned banks are known with high level of non-performing loans. 4. Author mentioned in page 1 last sentence that "Alicia Garcia-Herrero calims that it is the year-by-year decrease in capital adequacy of China's banking sector from 1997 to 2004 ..." how true is this statement? Is it due to regulatory requirements or the nature of banking business? This is because the gradual banking reformation in China is meant to strengthen the banking industry and such issue had been fully addressed. 5. Is the use of 2012 data sufficient for the analysis? Kindly justify why only one year data is chosen? 6. No discussion on the findings and how commercial banks could further used such findings to improve the profitability and risk management as stated as	1. I have revised the "in-text citations" of this paper according to the rules. Please see the marked yellow section of this paper. 2. I have proofread this paper and revised grammatical errors of this paper. Please see the marked yellow section of this paper. 3. I have supplemented literature reviews related to the issues of profitability, risk management capability and high level of non-performing loans of the Chinese banks. Please see the marked yellow section of this paper. 4. It is wrong to cite this reference, I have deleted this reference. 5. This paper establishes a coupling model of profitability and risk management capability of commercial banks to do horizontal comparison of the coupling degree of China commercial banks, so I need only one year's data not many years' data. 6. I have made a supplemental conclusion which is about how commercial banks could further use such findings to improve the profitability and risk management capability. Please see the marked yellow section of this paper.



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	one of the objective in this study.	
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		