

REVIEW COMMENTS	
ABSTRACT	Abstract is good and precise except certain grammatical mistakes which has been highlights as sticky notes.
INTRODUCTION	Introduction is in line with the study and statement of problem is well defined at the end. Grammar needs improvement as highlighted in sticky note.
	There is straightaway starting of 2.1, please highlight topic as 2.0 first. Review of literature is preferred as Italicized topic instead of sub-topic (In your case it is---2.3, should be 2.0 or 3.0). As per sticky notes, source of data/over a period need to be addressed under "References"
METHODOLOGY	It is in line with the study and statement of problem is well defined at the end. Grammar needs improvement as highlighted in sticky note. It could have been made more impressive by taking some primary data of nearby units
RESULT& DISCUSSION	Prior to results and discussion, analysis and interpretation of data matters. Had the study comprises of secondary data table as annexure; it would have more been authentically. You may add as Annexure.
	Increasing profitability by delayed payment to suppliers is unethical, hence, it need consideration for change. Please use ethical business practices.
	Secondly, by increasing account payable, we increase demand of working capital, in turn we incur interest/bad debts .Realization of accounts payable increases company's profitability not increasing accounts receivables. Please look into this (I cannot assess as tables are missing)
CONCLUSION	It is pretty well and message is clear. Future scope of study is well defined
REVEIWER NOTE	All above shortcomings have been highlighted as STICKY NOTES at relevant line. Please read it accordingly
RECOMMENDATION	The overall paper is good and meaningful for the financial health of Malaysian SMEs.This paper is recommended for publication after certain modifications, as highlighted in report as well sticky notes on article.