

**Editorial Comments:**

1. The References must be arranged in the alphabetical order of the authors/or first author: example, Alalade... is first one and then the rest of authors in alphabetical range B, C.....until U.

2. I think that correct is the title Conclusions (plural) and to condense two propositions (underlined with red, the positive influence both on return of the assets and return onequity), only the inverse relationship remarked to be underlined separately.

I send also the paper with my observations in red.

Please insert these observations in the reviewing framework.

**Author's Feedback:**

1. We have arrange the reference (numbered reference) as per the guidelines of the journal
2. Conclusion part has been corrected as per the comment