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Rhetorical Structure of Risk Management Reports of Foreign Islamic Banks in Malaysia

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ABSTRACT

This study examined the rhetorical structure of Risk Management Reports (RMRs) of Al Rajhi Bank and Kuwait Finance House. The research focused on how both foreign Islamic financial institutions present risk-related information and communicate their responsibilities through written reports. The study adopted a genre analysis approach, whereby Bhatia's (1993) framework was applied to identify the rhetorical moves and communicative purposes in the reports. The findings indicate that both Kuwait Finance House and Al Rajhi Bank use a similar move-step structure in their RMRs. However, Kuwait Finance House provides more detailed coverage of risk management and compliance, while Al Rajhi Bank focuses more on governance and performance monitoring. Overall, this study shows the importance of effective communication in Islamic banking reports and contributes to the understanding of professional discourse in Islamic financial institutions. The findings may also help future researchers and professionals in improving report writing practices in the banking industry.

1. INTRODUCTION

The development of Islamic banking has grown rapidly over the years and has become an important part of the global financial industry (Khan, et al., 2020; Alshater et al., 2023). Islamic financial institutions are not only responsible for providing financial services, but they are also expected to maintain transparency, accountability, and public trust through their corporate reporting practices (Islamic Financial Services Board, 2020; Mohd Ariffin, 2022). Risk Management Reports (RMRs), where institutions explain the risks faced by the organisation and the strategies used to manage them, has become an essential component of Annual Reports of financial institutions. These reports play an important role in helping stakeholders understand the financial condition, governance practices, and overall stability of the institution (Mohd Ariffin, 2022).

Within the Islamic banking sector, RMRs play a particularly significant role because they disclose not only financial risks but also risks associated with Shariah compliance and ethical governance (Mohd Ariffin, 2022). The development of Islamic banking in Malaysia began with the establishment of Bank

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Islam Malaysia Berhad in 1983, marking the formal introduction of Islamic financial services in the country. Since then, Malaysia has emerged as a global leader in Islamic finance, supported by robust regulatory frameworks, strong institutional governance, and international recognition (Bank Negara Malaysia, 2020). Islamic banks operate in accordance with Shariah principles, which prohibit interest (*riba*), speculative transactions (*maysir*), and excessive uncertainty (*gharar*), while emphasising risk-sharing and ethical investment practices (Dusuki & Abdullah, 2007). These religious and ethical principles shape not only banking operations but also how risks are identified, classified, and communicated. Consequently, RMRs in Islamic banking must reflect a broader risk perspective that encompasses moral, legal, and Shariah-related concerns in addition to conventional financial risks.

Unlike conventional banks, Islamic banks face several unique forms of risk. One of the most significant is Shariah non-compliance risk, which refers to the possibility that products, contracts, or operational practices may violate Islamic principles, thereby affecting an institution's credibility and legal standing (Islamic Financial Services Board, 2016). Other distinctive risks include displaced commercial risk, fiduciary risk, and equity investment risk, which stem from profit-and-loss sharing financing arrangements and the fiduciary responsibilities of Islamic banks (Khan & Bhatti, 2008). Managing and reporting these risks require comprehensive documentation that explains compliance procedures, Shariah governance mechanisms, and the oversight functions of Shariah committees. Such reporting responsibilities create a need for RMRs that are not only informative but also transparent, accountable, and persuasive. As a result, the rhetorical strategies and linguistic features employed in Islamic bank RMRs may differ considerably from those found in conventional banking reports.

The importance of risk communication in Malaysia is further reinforced by a well-established regulatory environment tailored specifically to Islamic finance. Bank Negara Malaysia (BNM) plays a central role in regulating Islamic financial institutions through frameworks such as the Islamic Financial Services Act (IFSA) 2013, the Risk Governance Framework, and the Shariah Governance Framework (Bank Negara Malaysia, 2013). At the international level, the Islamic Financial Services Board (IFSB) provides standards and guidelines for risk management and risk reporting in Islamic banks. More recently, the introduction of the Value-Based Intermediation (VBI) framework has encouraged Islamic banks to communicate their social, ethical, and sustainability-related contributions through corporate disclosures (BNM, 2016). Collectively, these regulatory initiatives establish expectations for effective risk management while emphasising transparency, accountability, and clarity in reporting practices (Mohd Ariffin, 2022). Consequently, RMR in Islamic banking is shaped by both regulatory requirements and religious principles, factors that may influence the organisation, language, and rhetorical strategies employed in these reports.

In addition to locally established Islamic banks, Malaysia's Islamic banking landscape also includes several foreign-owned Islamic financial institutions that contribute to the industry's growth and internationalisation. Among the most prominent are Al Rajhi Bank and Kuwait Finance House. Al Rajhi Bank is one of the world's largest Islamic banks by assets. It entered the Malaysian market in 2005 (Al Rajhi Bank, 2026) and has since established a strong presence through its retail and corporate banking services. Similarly, Kuwait Finance House Malaysia, a subsidiary of Kuwait Finance House Group, was among the first foreign Islamic banks granted a licence to operate in Malaysia (2005) and has played an important role in strengthening cross-border Islamic financial activities between the Gulf region and Southeast Asia (Kuwait Finance House, 2026). The presence of these international Islamic banks has enhanced competition, introduced global best practices, and contributed to the development of Malaysia as a leading international Islamic finance hub. At the same time, these institutions operate within Malaysia's regulatory framework while adhering to both local and international Shariah governance standards, making their risk management and reporting practices particularly relevant for comparative analysis.

Risk management reporting has been widely studied in earlier international research, especially in relation to how organisations disclose and communicate risk information. Rutherford (2005), for instance, analysed the UK Operating and Financial Review (OFR) and found that risk reporting follows clear genre patterns, with language use showing a positive bias. Hussain and Al-Ajmi (2012) reported that Bahraini banks generally demonstrate strong risk management practices, particularly in risk identification,

assessment, monitoring, and credit risk control. In addition, Neifar and Jarboui (2018) showed that corporate governance plays an important role in shaping voluntary risk disclosures in Islamic banks, especially in improving transparency. Ariffin and Kassim (2014) found that Malaysian Islamic banks have generally sound risk management systems, although improvements are still needed in areas such as technology use and risk measurement methods.

In Malaysia, more recent studies have focused on how RMRs are structured and used for communication. Amran et al. (2008) found that risk disclosure in Malaysian companies was generally limited, although larger firms tended to disclose more information. Genre-based studies such as Aziz et al. (2022) and Yusob et al. (2022) showed that RMRs follow consistent rhetorical move structures and function not only to provide information but also to build trust, credibility, and a compliance image. Other studies also highlight the role of regulation and Shariah governance in shaping reporting practices (Mohd Ariffin, 2022; Yusob et al., 2025).

However, the past literature points to the limited attention on foreign Islamic banks operating within the Malaysian context. In addition, comparative studies that explore how institutional background influences reporting practices remain scarce. To address these gaps, this study determines and compares the move-step structures and communicative functions of RMRs produced by Kuwait Finance House and Al Rajhi Bank and are guided by the following research objectives:

1. To determine the move structures of Risk Management Reports of two foreign-owned Islamic financial institutions in Malaysia; Al Rajhi Bank and Kuwait Finance House.
2. To compare the move-step structures and communicative functions employed in the Risk Management Reports of Al Rajhi Bank and Kuwait Finance House.

2. LITERATURE REVIEW

English for Specific Purposes (ESP) focuses on the use of English in specific academic and professional settings. According to Hutchinson and Waters (1987), ESP is centred on the needs of learners and the language used in their professional or academic fields. In professional communication, language plays an important role in helping organisations deliver information clearly and effectively. In the banking and financial sector, reports such as RMRs are considered professional genres because they follow a specific structure, purpose, and language style. In the context of Islamic banking, RMRs are important because they provide information regarding financial risks, governance, compliance, and organisational responsibility to stakeholders, and more importantly, it distinguishes the risks faced between Islamic and conventional banks.

Genre analysis has become an important approach in ESP studies, especially in analysing professional and institutional texts. Swales (1990) defined genre as a communicative event with shared communicative purposes recognised by members of a discourse community. Bhatia (1993) further explained that genre analysis helps researchers understand why a particular text is written in a specific way and how language is strategically used to achieve communicative goals. In this study, genre analysis is applied to examine the rhetorical move structure and language features used in the RMRs of foreign Islamic banks in Malaysia, namely Al Rajhi Bank and Kuwait Finance House.

Risk management reporting has attracted considerable attention in the fields of finance, accounting, and corporate communication due to its role in informing stakeholders about organisational risks and mitigation strategies. Early studies on Malaysian risk reporting focused primarily on the extent and quality of risk disclosures. For example, Amran et al. (2008) found that Malaysian companies disclosed relatively limited risk information in their annual reports, with larger firms tending to provide more extensive disclosures. More recent research has adopted a genre-based perspective to examine the rhetorical organisation of RMRs. Aziz et al. (2022) analysed the RMRs of an Islamic financial institution in Malaysia and identified five rhetorical moves. The researchers highlighted the importance of risk management frameworks, Shariah compliance, information technology risks, and compliance culture in leading Islamic banking institutions in the country. Similarly, Yusob et al. (2022) examined RMRs produced by Malaysian

commercial banks and found a five-move structure (Overview, Bank Responsibilities, Risk Management Framework, Internal Risk Controls and Conclusion) that are obligatory, conventional, and optional. The study also observed the practice of disclosure inertia, where risk disclosures remained largely unchanged across reporting years. These findings suggest that RMRs are not merely informational documents but also function as strategic communication tools that project organisational resilience, credibility, and compliance.

Previous studies on professional discourse and risk reporting have shown that financial institutions use strategic language to maintain credibility and stakeholder confidence. Rutherford (2005) found that financial reporting often uses positive language to present the organisation favourably. Recent studies have extended the analysis of RMRs by examining their underlying discourse patterns and institutional influences. Yusob et al. (2025) compared Malaysian and American bank RMRs and found differences in move structures and problem-solution patterns, which were attributed to variations in regulatory requirements. In the context of Islamic banking, Mohd Ariffin (2022) emphasised the importance of Shariah risk management, noting that Islamic banks must address Shariah non-compliance risks other than conventional banking risks. Studies by Aziz et al. (2022) and Yusob et al. (2022) also highlighted that effective risk management practices in Islamic banks are important because they help the banks communicate their risk management processes clearly and demonstrate compliance with Shariah and regulatory requirements. In Malaysia, Islamic banking institutions are expected to maintain transparency and clear communication due to the growing importance of Shariah-compliant financial practices.

While existing studies have contributed valuable insights into the rhetorical organisation and disclosure practices of RMRs, several gaps remain. First, previous genre-based studies have focused primarily on local Malaysian banks or single Islamic financial institutions (Aziz et al., 2022; Mohd Ariffin, 2022; Yusob et al., 2022), with limited attention given to foreign Islamic banks operating in Malaysia. Studying these banks is important because they operate within the Malaysian regulatory and Islamic banking environment while also being influenced by their parent organisations. Their RMRs may therefore show different approaches to risk disclosure, governance, and regulatory compliance, providing insights into how institutional background influences risk management reporting. Second, although Shariah risk management has been examined from an operational perspective, little research has explored how such risks are rhetorically communicated in RMRs. Finally, comparative studies of foreign Islamic banks remain scarce, particularly those examining how institutional background influences reporting structures and communicative priorities. This study addresses these gaps by comparing the move-step structures and communicative functions of RMRs produced by two foreign Islamic banks operating in Malaysia, namely Kuwait Finance House and Al Rajhi Bank.

3. RESEARCH METHOD

3.1 Research Design

This study adopts Bhatia's (1993) genre analysis framework, which extends Swales's (1990) move analysis approach by examining both the rhetorical organisation and the professional context of a genre. Genre analysis views texts as communicative events that are shaped by the goals, conventions, and expectations of a particular discourse community. Since RMRs are professional and regulatory documents, Bhatia's framework provides a useful approach for identifying their move-step structure and communicative purposes. The framework consists of seven analytical stages, as summarised in Table 1.

Table 1. Bhatia's (1993) Genre Analysis Framework

Stage	Description
1. Situational Context	Identifying the purpose of the genre and the context in which it is produced and used.
2. Literature Review	Reviewing previous studies on the genre, related genres, and relevant analytical frameworks.
3. Contextual Analysis	Examining the writer, audience, communicative purposes, and socio-professional context of the genre.
4. Corpus Selection	Compiling a representative corpus and defining the boundaries of the genre under investigation.
5. Studying the institutional context	Organisational patterns and typical layouts of the reports were examined to understand conventions influencing their design.
6. Linguistic Analysis	Analysing the genre at three levels: lexico-grammatical features, textual organisation, and move-step structure.
7. Specialist Validation	Consulting domain experts or professional practitioners to verify and refine the analysis.

Following Bhatia's (1993) approach, the analysis began with the identification of the communicative purpose of the genre by examining the role of RMRs within the banking and regulatory context. This was followed by a review of the situational context, including the regulatory requirements of Bank Negara Malaysia and the reporting practices of Islamic financial institutions.

The selected reports were then compiled and subjected to a detailed textual analysis. Each report was read several times to identify recurring rhetorical patterns and organisational units. Moves were identified based on their communicative functions, while steps were determined as smaller rhetorical units that contributed to the realisation of each move. The identification rules were based on, firstly, frequency threshold criteria, which classifies moves based on their frequency of occurrence. An obligatory move frequently achieves 100% or a high predetermined cut-off of around 95%, conventional if it occurs between 60% and 99%, and optional if it occurs less frequently than 60% of the time (Ramlan et al., 2023). Secondly, the identification was also based on function-driven criteria, as an obligatory move serves the core goal rather than being merely a support (Luo & Ji, 2025). The move-step structure was developed inductively through repeated examination of the texts and comparison across reports. Next, the identified moves and steps were interpreted in relation to the communicative goals of risk reporting, governance disclosure, and regulatory compliance. Finally, the move-step structures of Kuwait Finance House and Al Rajhi Bank were compared to identify similarities, differences, and reporting priorities reflected in RMRs of both banks.

Although Bhatia's (1993) framework includes detailed linguistic analysis at the lexico-grammatical and textual levels, these aspects were not examined in the present paper due to space limitations. Instead, the study focuses on the structural interpretation of the genre through move-step analysis, which directly addresses the research objectives of identifying the rhetorical organisation of RMRs. The specialist validation stage was also not undertaken, as the analysis is based on publicly available reports produced within a highly regulated banking environment. The study aims to describe the rhetorical organisation of the reports through systematic textual analysis rather than explore the perspectives of report writers or practitioners.

3.2 Data Collection

3.2.1 Data Source

The data for this study consists of RMRs extracted from the annual reports of Al Rajhi Bank and Kuwait Finance House operating in Malaysia. A total of 17 reports were collected, including nine reports from Al Rajhi Bank and eight reports from Kuwait Finance House. These reports cover the period from 2016 to 2024 and were obtained from the official websites of the respective banks.

3.2.2 Selection Criteria

The selection of the banks was based on several criteria. Firstly, the banks must be fully Islamic financial institutions operating in Malaysia. Secondly, they must publish annual reports consistently throughout the selected period. Thirdly, the reports must include clearly identifiable Risk Management Report sections. These criteria ensure that the data is consistent, reliable, and suitable for analysis.

3.2.3 Corpus Compilation

The corpus was prepared through a systematic process. First, only the RMR sections were extracted from the annual reports, while other sections were excluded. Each document was then labelled according to the bank and reporting year, for example ARB_2016 to refer to the RMR of Al Rajhi Berhad released in 2016 or KFHB_2017 to refer to the RMR of Kuwait Financial House Berhad released in 2017. Finally, the documents were organised into a structured dataset, which serves as the main corpus for both qualitative and quantitative analysis.

3.3 Analysis Procedures

3.3.1 Qualitative Analysis (Move-Step Analysis)

The qualitative analysis focuses on identifying rhetorical moves and steps within the reports. Each report was carefully read and segmented into different sections based on headings, key phrases, and communicative purpose. For example, sections related to governance, risk management framework, risk management framework and internal control were identified as different moves.

This process was supported using Atlas.ti software, which helps to organise and code the data systematically. Through this analysis, the study identifies common patterns in how risk information is structured in the reports from the selected banks.

In fulfilling Research Objective 2, the move-step structures of the Kuwait Financial House and Al Rajhi Bank RMRs were compared based on their communicative functions, content, and reporting emphasis. Following Bhatia's (1993) genre analysis approach, the identified moves and steps were matched and compared to determine similarities and differences in the rhetorical organisation and presentation of governance, risk management, compliance, and performance information.

3.3.2 Reliability and Validity

To ensure reliability, the coding process was reviewed by two coders with experience in genre analysis. Any differences in interpretation were discussed and resolved through careful review. This process helps to improve consistency in the analysis and reduce potential bias, rendering the findings more reliable and credible.

4. FINDINGS AND DISCUSSION

This section presents and discusses the findings of the rhetorical structure of the RMRs of Kuwait Finance House and Al Rajhi Bank. The discussion is based on the analysis of their reports from 2016 until 2024 for Al Rajhi Bank. However, Kuwait Finance House ceased its operations in Malaysia in 2024, therefore, the analysis of its RMRs covers the period from 2016 to 2023.

4.1 Rhetorical Structure of RMRs of Kuwait Finance House

The RMRs of Kuwait Finance House consist of five main moves which are performance of the year, corporate governance, risk management reporting, compliance culture, and capital adequacy strategy. Among these moves, corporate governance and risk management reporting contain the most steps with eight and ten steps respectively. Table 2 below summarises the move-step structure of the RMRs of Kuwait Finance House.

Table 2. Move-Step Structure of RMRs of Kuwait Finance House

Move	Step	2	2	2	2	2	2	2	2
		0	0	0	0	0	0	0	0
		1	1	1	1	2	2	2	2
		6	7	8	9	0	1	2	3
M1: Performance of the year	S1: Description of the year's performance	✓	✓	✓	✓	✓	✓	✓	✓
M2: Corporate governance statement	S1: Stating the roles and responsibilities of the board and its committee structure	✓	✓	✓	✓	✓	✓	✓	✓
	S2: Introducing the BOD's profile and their backgrounds	✓	✓	✓	✓	✓	✓	✓	✓
	S3: Statement of board meetings	✓	✓	✓	✓	✓	✓	✓	✓
	S4: Introducing the board directors and its committee	✓	✓	✓	✓	✓	✓	✓	✓
	S5: Board remuneration statement	✓	✓	✓	✓	✓	✓	✓	✓
	S6: Stating the tenure policy of the bank	✓	×	×	×	×	×	×	×
	S7: Showcasing the board trainings throughout the year	✓	✓	✓	✓	✓	✓	✓	✓
	S8: Stating the board responsibility in compliance to the BNM policy	✓	×	×	×	×	×	×	×
	S9: Stating the board responsibility in compliance to the BNM policy	✓	×	×	×	×	×	×	×
M3 Risk management reporting	S1: Stating adherence to BNM reporting standard	✓	✓	✓	✓	✓	✓	✓	✓
	S2: Stating the functions of Board Risk Management Committee (BRMC) in handling risk management process	✓	✓	✓	✓	✓	✓	✓	✓
	S3: Highlighting of major achievements in risk management	✓	✓	✓	✓	✓	✓	✓	✓
	S4: Introducing risk management framework	✓	✓	✓	×	×	✓	✓	✓
	S5: Explaining the bank's adoption of Three Lines of Defense Framework	✓	✓	✓	✓	✓	✓	✓	✓
	S6: Outlining Credit risk	✓	✓	✓	✓	✓	✓	✓	✓
	S7: Outlining Market risk	✓	✓	✓	✓	✓	✓	✓	✓
	S8: Outlining Liquidity risk	✓	✓	✓	✓	✓	✓	✓	✓
	S9: Outlining Profit rate risk management	✓	✓	×	×	×	×	×	×
	S10: Outlining Operational risk	✓	✓	✓	✓	✓	✓	✓	✓
M4 Compliance culture	S1: Stating the bank's commitment in cultivating compliance culture	✓	✓	✓	✓	✓	✓	✓	✓
	S2: Showcasing the bank's compliance on regulatory and anti-money laundering activities	×	✓	✓	✓	✓	✓	✓	✓
M5: Capital adequacy framework strategy	S1: Showcasing the types of initiatives taken based on the framework strategy	✓	✓	✓	✓	✓	✓	✓	✓

Move 1: Performance of the Year

Move 1 serves as the introduction to the bank's RMRs. It focuses mainly on reporting the bank's yearly performance. It is realised through a description of financial and operational outcomes (S1). The step summarises the bank's financial performance during the reporting period. In general Move 1 establishes the context for the remainder of the report by providing an overview of the bank's overall financial

performance. It appears consistently across the reports; hence, it is considered an obligatory move. Extract 1 below is the statement of financial standing of the bank in 2019.

Ex. 1:

The Group and the Bank recorded a profit before zakat and taxation of RM29.1 million and RM53.7 million respectively for the year ended 31 December 2019. (KFHB _2019)

Move 2: Corporate Governance Statement

Move 2 consists of eight steps. The main communicative function of Move 2 is to present the bank's corporate governance framework and demonstrate its commitment to accountability, transparency, compliance and effective oversight. It is also noted that the move highlights the bank's commitment to Shariah compliance by mentioning its Shariah Governance Framework and the role of an independent Shariah Committee in ensuring that the bank's operations, products, and activities comply with Shariah rules and principles. Thus, this move demonstrates how the bank maintains both sound corporate governance and Shariah governance through established policies, processes, monitoring mechanisms, and oversight structures as exemplified by Extract 2 below:

Ex. 2:

In ensuring that the entire Islamic banking operations of the Bank complies with Shariah rules and principles, a sound and robust Shariah Governance Framework has been developed with emphasis on compliance with Shariah principles through an independent Shariah Committee. The framework includes instituting comprehensive policies, processes and infrastructure to ensure Shariah compliance in all aspects namely planning, development and implementation of the Bank's operations, products and activities. (KFHB _2022)

This move explains the governance structure through S1 that introduces and explains the roles and responsibilities of the board and committees, followed by S2 that introduces the board members' profiles and backgrounds. It continues with S3, which presents the list of board meetings and S4 that introduces the board and its committees. These steps provide stakeholders with an understanding of how the bank is governed and how key decisions are monitored and managed. The move also includes S5, which reveals the board remuneration statement, which promotes transparency regarding the compensation of board members.

In addition, the move highlights the bank's commitment to good governance and regulatory compliance through S7, which lists the board training throughout the year. S7 demonstrates continuous professional development among board members. Two less frequent steps, S6 (tenure policy of the bank) and S8 (board responsibility in complying with BNM policy), provide additional information on board appointments and regulatory responsibilities. S6 and S8 appeared only in 2016 and were discontinued from 2017 onwards. Nevertheless, as most of the steps occur consistently across the reports, Move 2 can be considered obligatory as it reinforces the bank's commitment to sound governance, accountability, and compliance. Extract 2 above demonstrates the bank's commitment to good governance by clearly stating the roles of the Board as the custodian of the corporate governance:

Move 3: Risk Management Reporting

Move 3 aims to explain how the bank identifies, manages, monitors, and controls risks across its operations. As the most detailed move in the report, comprising 10 steps, it demonstrates the bank's commitment to maintaining financial stability, regulatory compliance, and effective risk governance as expressed in Extract 3 below. The move begins with S1 (adherence to BNM reporting standards), which establishes the bank's compliance with regulatory requirements, followed by S2 that outlines the functions of the Board Risk Management Committee. This is followed by S3 that lists the major achievements in risk management, and

S4, which introduces the risk management framework. The steps highlight the bank's efforts to strengthen its risk management practices and internal control systems.

Ex. 3:

The Bank has been taking proactive measures to manage various risks posed by rapid changing business environment. These risks include Shariah non-compliance risk, credit risk, market risk, liquidity risk, reputational risk, business risk, strategic risk, operational risk, technology risk and cyber security risk, etc. (KFHB_2022)

The move further explains the bank's risk management approach through S5, with the adoption of the Three Lines of Defense Framework. S5 describes the framework structure and explains how it is used to manage and monitor risks. The move also provides detailed disclosures to key risk areas, including S6 (credit risk), S7 (market risk), S8 (liquidity risk), S9 (profit rate risk management), and S10 (operational risk). These steps explain the nature of each risk and the measures taken to mitigate potential impacts. All the steps appeared consistently over the 9-year period, except for S9 which only appeared twice in 2016 and 2017. Considering that most of these steps occur consistently across the reports and serve as the key component of the RMRs, Move 3 can be considered an obligatory move as it provides stakeholders with a comprehensive understanding of the bank's risk management practices and risk exposure.

Move 4: Compliance Culture

Move 4 consists of two steps that communicate the bank's commitment to regulatory compliance and ethical conduct. It aims to assure stakeholders that compliance is embedded in its operations. It begins with S1, which states the bank's commitment to cultivating a compliance culture as exemplified by Extract 4. The step highlights the importance of ethical behaviour, governance, and adherence to regulations across the organisation. This is followed by S2, which showcases compliance with regulatory and anti-money laundering activities, providing evidence of specific measures such as anti-money laundering (AML) and counter-financing of terrorism (CFT) controls. These steps demonstrate the bank's effort to actively maintain a strong compliance system that is aligned with regulatory expectations. Hence, Move 4 is considered obligatory as it supports trust and accountability.

Ex. 4:

Under the Bank's Regulatory Compliance Policy, the Line Management plays an important role in cultivating a compliance, ethical and integrity culture within the organisation. The Bank has appointed Business Unit Compliance Officers ("BUCOs") at divisional / departmental levels who are responsible to identify applicable regulatory requirements at their respective divisions / departments and work with central compliance function on an ongoing basis to manage compliance risks through assessing the level of compliance, identifying compliance deficiencies, gaps in work processes as well as updating on the status of any corrective actions. (KFHB_2021)

Move 5: Capital Adequacy Framework Strategy

Move 5, with only one step, aims to explain how the bank ensures sufficient capital to support its operations and meet regulatory requirements, thereby reinforcing financial stability and resilience. This is achieved through S1, which introduces the types of initiatives taken based on the framework strategy. The step outlines key actions such as capital planning, stress testing, and ongoing monitoring of risk exposure to maintain adequate capital levels. These initiatives show how the bank links its risk profile with capital management to ensure compliance with regulatory standards. Move 5 is obligatory as it is needed to complete the overall risk management narrative, even though less detailed than other sections. Extract 5 below is a sample of how the bank expresses its capital adequacy strategy.

Ex. 5:

The Bank is of the view that it is important to have in place sound practices in managing the range of risks facing the Bank and its potential impacts on the capital. The Bank currently has adopted Pillar 1, 2 and 3 under BNM Capital Adequacy Framework for Islamic Banks ("CAFIB"). (KFHB_2023)

In summary, the results show that all five moves are important and generally expected in the reports, although Moves 2 and 3 are the most developed. Variation mainly occurs at the step level, where certain details are included only in specific reports depending on the emphasis and reporting needs of each report. The bank also highlights the use of the Three Lines of Defence framework and compliance with regulatory requirements such as those of Bank Negara Malaysia. At the same time, the corporate governance structure demonstrates the bank's commitment to maintaining Shariah compliance through its Shariah Governance Framework and independent Shariah Committee. This suggests that the reporting focus is not only on regulatory compliance and structured governance but also on ensuring that the bank's operations, products, and activities remain consistent with Shariah principles. Another important finding is that Kuwait Finance House places strong emphasis on a culture of compliance and anti-money laundering practices. Overall, the reporting portrays the bank as committed to regulatory and Shariah compliance, ethical conduct, and sound governance, thereby strengthening trust and accountability among regulators and other stakeholders.

4.2 Rhetorical Structure of RMRs of Al Rajhi Bank

As shown in Table 3 below, Al Rajhi Bank's RMRs consist of five main moves, which include performance overview, corporate governance, internal audit and control activities, risk management framework and capital adequacy framework strategy. Table 3 below summarises the move-step structure of the RMRs of Al Rajhi Bank.

Table 3. Move-Step Structure of RMRs of Al Rajhi Bank

Move	Steps	2016	2017	2018	2019	2020	2021	2022	2023	2024
M1: Performance overview of year (OVW)	S1: Overviewing of the year's performance	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S2: Recognition of Corporate Governance Framework	✓	✓	✓	✓	✓	✓	✓	✓	✓
M2: Board of Directors and Committees Details (BODD)	S1: Overview BOD's function and roles	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S2: Introducing BOD's profile, backgrounds and responsibilities	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S3: Outlining Board meeting activities	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S4: Reporting training and development of Directors	✗	✗	✗	✗	✗	✗	✗	✓	✓
	S5: Introducing Board Committees	✓	✓	✓	✓	✓	✓	✓	✓	✓
M3: Internal audit and control activities (IAC)	S1: Stating Board responsibility for Internal Control	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S2: Outlining the Key Elements Internal Control Process	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S1: Risk Management Audit Disclosures	✓	✓	✓	✓	✓	✓	✓	✓	✓
M4: Risk management Framework (RMF)	S2: Describing the Risk Management Framework and Governance Process	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S3: Outlining Credit Risk Management	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S4: Outlining Market and Liquidity Risk	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S5: Outlining Operational Risk Management	✓	✓	✓	✓	✓	✓	✓	✓	✓
	S6: Outlining Technology Risk Management	✗	✗	✗	✗	✗	✓	✓	✓	✓
	S1: Outlining Capital Adequacy Framework Initiatives	✓	✓	✓	✓	✓	✓	✓	✗	✗

Move 1: Performance Overview of the Year

Move 1 provides an overall picture of the bank's financial and operational performance for the reporting year, and it serves as the introduction to the RMR. It is realised through S1 that describes the year's performance. The step presents key results such as financial outcomes and performance of the audited year. This step helps establish the context for the rest of the report by showing how the bank has performed under different conditions. As it appears consistently across all reports, Move 1 can be considered an obligatory move to the RMR as it lays the foundation for the subsequent sections on governance, risk management, compliance, and capital adequacy. Extract 6 below is a sample of financial statement extracted from the bank's RMR.

Ex. 6:

The Group and the Bank recorded a profit before zakat and taxation of RM22.5 million (2017: RM14.1 million) and RM22.4 million (2017: RM14.0 million) respectively for the year ended 31 December 2018. (ARB_2018)

Move 2: Board of Directors Details

Move 2 presents the structure, responsibilities, and activities of the Board and its committees. The move provides stakeholders with information about the bank's leadership and governance arrangements and shows how the Board performs its oversight responsibilities. The move is realised through five steps. S1 describes the main functions and responsibilities of the Board, particularly its role in overseeing the bank's operations, governance, and risk management as exemplified by Extract 7. S2 provides information about Board members, their backgrounds, positions, and responsibilities. S3 describes activities carried out during Board meetings, including the review of management reports, discussion of business and risk issues, and meeting procedures. S4 highlights the training and professional development activities undertaken by Board members. This step was introduced in the later reporting years, indicating a more recent emphasis on reporting the continuous development of Board members. S5 presents the committees established under the Board and explains their roles in supporting governance and oversight.

Ex. 7:

The Directors, with their different backgrounds and specialisations, collectively bring with them a wide range of experience and expertise. The CEO is responsible for implementing the policies and decisions of the Board, overseeing the operations as well as coordinating the development and implementation of business and corporate strategies. The independent non-executive Directors bring an independent judgement to the decision making of the Board and provide a review and challenge on the performance of the management. (ARB_2019)

Overall, S1, S2, S3, and S5 occur consistently throughout the reporting period, demonstrating the importance of Board structure, responsibilities, meetings, and committees in the bank's governance reporting. S4, although introduced only in the later reporting years, reflects the growing emphasis on the professional development and continuous learning of Board members. Move 2 is considered an obligatory move because information about the Board and its committees is consistently reported and is important for demonstrating the bank's governance, accountability, and oversight structure.

Move 3: Internal Audit and Control Activities

Move 3 focuses on explaining how the bank maintains effective internal controls and monitors their effectiveness to support sound governance and risk management. The move is organised into two steps. S1 highlights the Board's responsibility for maintaining, reviewing, and ensuring the adequacy and effectiveness of the bank's internal control system. This step emphasises the Board's role in safeguarding the bank's assets and shareholders' interests as exemplified by Extract 8. S2 describes the main components of the bank's internal control system, including clear lines of responsibility, the Enterprise Risk Management Framework (ERMF), internal audit activities, annual business plan, management reporting and policies and procedures. Together, these steps show that the bank uses structured internal control and oversight mechanisms to manage risks, support accountability, and maintain effective operations. Move 3 is considered an obligatory move because it consistently reports the bank's internal control and audit activities, which are essential for demonstrating accountability, monitoring risks, and ensuring the effectiveness of the bank's governance and control systems.

Ex. 8:

The Board recognises the importance of maintaining a sound system of internal control to safeguard shareholders' investments and the Bank's assets. The Board is also responsible for the Bank's system of internal controls and its effectiveness. It includes reviewing the adequacy and integrity of controls relating to financial, operational, risk management, and compliance with applicable laws and regulations. (ARB_2020)

Move 4: Risk Management Framework

Move 4 focuses on explaining the bank's risk management systems and practices for identifying, monitoring, and controlling different types of risks. It provides stakeholders with information on how the bank's risk management activities are organised and governed to support financial stability and effective risk control as expressed by Extract 9 below:

Ex. 9:

The Bank has established within its Enterprise Risk Management Framework a holistic risk management governance structure for risk management which balances risks and returns, as well as integrated risk management processes for credit risk, market risk, liquidity risk, sustainability, technology risk and operational risk. (ARB_2023)

The move is realised through six steps. S1 presents information on the audit and review of the bank's risk management practices, demonstrating how risk management activities are assessed and monitored. S2 explains the overall framework, governance arrangements, and processes used to manage risks across the bank. S3 describes the bank's approach to identifying, assessing, monitoring, and controlling credit-related risks. S4 explains the measures used to manage risks arising from market conditions and the bank's liquidity position. S5 describes the processes used to identify and manage risks arising from the bank's operations, systems, and processes. Finally, S6, which was introduced in 2022, focuses on risks related to information technology and the measures taken to protect the bank's technological systems and operations.

The findings show that S1–S5 occur consistently throughout the reporting period, indicating their importance in communicating the bank's overall risk management practices. In contrast, S6 is an optional step that was introduced in the reports from 2021 onwards and was not reported in the earlier years. This later inclusion may reflect the growing importance of technology-related risks in the banking sector, particularly as digital banking and technology-dependent operations have become increasingly important. Overall, Move 4 is considered obligatory as it appears consistently throughout the nine years and demonstrates how the bank structures and communicates its approach to managing key financial and operational risks.

Move 5: Capital Adequacy Framework Strategy

Move 5 communicates the bank's strategies and initiatives for maintaining adequate capital in relation to its risk exposure and regulatory requirements. This move is realised through S1, which describes the frameworks, approaches, and processes adopted by the bank to assess capital adequacy and maintain sufficient capital levels. These initiatives may include the application of capital adequacy requirements, risk-based capital calculations, and the adoption of Capital Adequacy Framework for Islamic Banks (CAFIB). Extract 10 is a sample of a statement by the bank outlining the approaches adopted for its Capital Adequacy Framework Strategy. Through this step, the bank demonstrates how capital adequacy is monitored and managed to support financial stability and compliance with regulatory requirements. Move 5 is classified as a conventional move because it occurs in 78% of the reporting years. Although it is not present in all reports, its relatively high frequency indicates that capital adequacy is a commonly reported aspect of the bank's risk management practices. The absence of the move in recent reporting years also suggests variation in the way capital adequacy information is presented across the reporting period.

Ex. 10:

In line with the Basel II Pillar 1 on minimum capital requirement, the Bank has implemented the Capital Adequacy Framework for Islamic Banks ("CAFIB") issued by BNM by adopting the following approaches:

- a) Credit Risk Charge - Standardised Approach*
- b) Market Risk Charge - Standardised Approach*
- c) Operational Risk Charge - Basic Indicator Approach ((ARB_2020)*

Overall, Al Rajhi Bank places strong emphasis on corporate governance, particularly the roles and responsibilities of the Board of Directors and its committees. The reporting consistently highlights board oversight, leadership responsibilities, meetings, and internal control activities, showing that accountability and governance are central to its reporting practices. The bank also presents a structured risk management framework covering credit, market, liquidity, operational, and technology risks. However, the reporting tends to provide a general explanation of these risk areas, with greater emphasis on governance, oversight, and control mechanisms than on detailed operational risk processes. The inclusion of technology risk in the later reporting years also suggests a growing focus on technology-related risks. Capital adequacy is reported less consistently, indicating that it is an important but secondary aspect of the reporting structure. Overall, Al Rajhi Bank's move-step structure reflects a reporting approach that prioritises governance, accountability, internal control, and stakeholder assurance, while providing comparatively less detailed discussion of the operational processes underlying risk management.

4.3 Comparative Discussion between Kuwait Finance House and Al Rajhi Bank

The move-step structures of the RMRs produced by Kuwait Finance House and Al Rajhi Bank were compared based on their communicative purposes and rhetorical realisations following Bhatia's (1993) genre analysis approach. When compared, both Kuwait Finance House and Al Rajhi Bank show similar reporting patterns. They focus more on governance, compliance, and board responsibilities compared to operational risk details. The summary of the comparative interpretation is presented in Table 4 below:

Table 4. Comparative Interpretation of Move-Step Structures of RMRs of Kuwait Finance House and Al Rajhi Bank

Move	Kuwait Finance House (KFH)	Al Rajhi Bank	Comparative Interpretation
Move 1: Performance Overview of the Year	S1: Description of the Year's Performance. Provides an overview of financial and operational performance. The move consistently appears across the reports and is considered obligatory.	S1: Description of the Year's Performance. Presents key financial and operational results for the reporting year. The move is considered obligatory as it appears consistently across the reports.	Both banks use Move 1 to introduce the RMR and establish the context for subsequent disclosures.

Move	Kuwait Finance House (KFH)	Al Rajhi Bank	Comparative Interpretation
Move 2: Corporate Governance / Board of Directors Details	S1–S8: Covers Board and committee roles and responsibilities, Board members' profiles, Board meetings, Board and committee structure, remuneration, tenure policy, training, and responsibility for BNM compliance. The move is obligatory. In addition, KFH's governance reporting reflects its identity as an Islamic bank by highlighting the role of Shariah governance and the Shariah Committee in ensuring that its operations and activities comply with Shariah principles. The move is obligatory.	S1–S5: Covers the functions and roles of the Board, Board members' profiles, backgrounds and responsibilities, Board meeting activities, Director training and development, and Board committees. S4, relating to Director training and development, was introduced in the later reporting years. The move is obligatory.	Both banks place strong emphasis on Board oversight and corporate governance. KFH provides broader coverage through eight steps, including remuneration, tenure policy, training, and BNM responsibilities. It also gives attention to Shariah governance, reflecting its role as an Islamic bank and the importance of Shariah compliance in its governance structure. Al Rajhi Bank has five steps, with greater emphasis on Board functions, member responsibilities, meeting activities, committees, and the more recent inclusion of Director training and development. Thus, KFH presents a broader governance structure that includes both corporate and Shariah governance, while Al Rajhi Bank focuses more on the general Board and corporate governance structure..
Move 3: Risk Management Reporting / Internal Audit and Control Activities	S1–S10: Covers adherence to BNM reporting standards, BRMC functions, risk management achievements, the risk management framework, Three Lines of Defense, credit risk, market risk, liquidity risk, profit rate risk, and operational risk. The move is obligatory and is the most detailed move in KFH's reports.	S1–S2: Covers Board responsibility for internal control and the key elements of the internal control process, including clear lines of responsibility, ERMF, internal audit, business planning, management reporting, and policies and procedures. The move is obligatory.	Both banks emphasise risk governance and control, but their rhetorical focus differs substantially. KFH provides extensive and specific coverage of risk management and individual risk categories, whereas Al Rajhi Bank focuses more on internal control, Board responsibility, and general assurance mechanisms.
Move 4: Compliance Culture / Risk Management Framework	S1–S2: Covers the cultivation of a compliance culture and compliance with regulatory and AML/CFT requirements. The move emphasises ethical conduct, regulatory adherence, and stakeholder assurance and is considered obligatory.	S1–S6: Covers risk management audit disclosures, the risk management framework and governance process, credit risk, market and liquidity risk, operational risk, and technology risk. S6 was introduced in the later reporting years. The move is obligatory.	The two banks differ in their communicative focus. KFH uses Move 4 to foreground compliance culture, ethical conduct, and AML/CFT activities, whereas Al Rajhi Bank uses this position to provide further information on its risk management framework and specific risk categories. Thus, KFH gives greater rhetorical prominence to compliance, while Al Rajhi gives greater prominence to risk management.
Move 5: Capital Adequacy Framework Strategy / Capital Adequacy Framework Initiatives	S1: Types of Initiatives Taken Based on the Framework Strategy. Describes capital planning, stress testing, monitoring of risk exposure, and initiatives for maintaining adequate capital. The move is presented as part of the bank's capital management and regulatory compliance practices.	S1: Outlining Capital Adequacy Framework Initiatives. Describes capital adequacy requirements, risk-based capital approaches, and ICAAP-related initiatives.	Both banks report capital adequacy as part of their risk management practices and link capital management to regulatory requirements and financial stability. KFH emphasises capital planning, stress testing, and the relationship between capital and risk exposure, while Al Rajhi provides a less consistent disclosure of capital adequacy initiatives.

As can be seen in Table 4, the main focus of the RMRs of both banks is on corporate governance, board responsibilities, and compliance with regulatory requirements. The reporting style is more top-down, which means that it starts from a board-level explanation and then moves to a risk management overview. This similarity indicates that both banks follow common reporting practices for communicating governance, risk, and regulatory information. However, differences can be seen in the number of steps and the level of attention given to each area. In general, Kuwait Finance House's reporting appears to be more comprehensive compared to Al Rajhi although still not as comprehensive as local Islamic banks (refer to Aziz et al., 2022; Yusob et al., 2022).

There is a clear difference between the two banks in Move 2: Board of Directors and Committees Details. Kuwait Finance House uses eight steps to provide detailed information about its governance practices. These steps cover the roles and responsibilities of the Board and committees (S1), Board members' profiles and backgrounds (S2), Board meetings (S3), Board and committee structure (S4), Board remuneration (S5), tenure policy (S6), Board training (S7), and the Board's responsibility for complying with Bank Negara Malaysia (BNM) requirements (S8). As an Islamic bank, KFH's governance reporting also reflects the importance of Shariah compliance, particularly by stating its commitment to maintaining Shariah compliance through governance framework and the role of the independent Shariah Committee in ensuring that the bank's operations, products, and activities comply with Shariah principles. This structure shows KFH's focus on transparency, accountability, regulatory compliance, and Shariah governance.

In comparison, Al Rajhi Bank uses five steps. These steps cover the functions and roles of the Board (S1), Board members' profiles and responsibilities (S2), Board meeting activities (S3), Director training and development (S4), and Board committees (S5). Although Al Rajhi Bank has fewer steps than KFH, it still covers the main aspects of Board governance and oversight. The inclusion of Director training and development in the later reports also shows greater attention to the professional development of Board members. Overall, KFH provides a more detailed account of governance, regulatory, and Shariah-related responsibilities, whereas Al Rajhi Bank focuses more on the main roles, responsibilities, activities, and development of the Board.

Furthermore, there is also a difference between the two banks in Move 3. Kuwait Finance House presents a detailed Risk Management Reporting move consisting of ten steps. These include adherence to BNM reporting standards (S1), the functions of the Board Risk Management Committee (S2), risk management achievements (S3), the risk management framework (S4), the Three Lines of Defense framework (S5), and specific discussions of credit, market, liquidity, profit rate, and operational risks (S6–S10). This detailed structure shows that Kuwait Finance House places strong emphasis on explaining how different types of risks is identified, monitored, and managed.

In contrast, Al Rajhi Bank's Move 3 focuses on Internal Audit and Control Activities and consists of two steps. S1 explains the Board's responsibility for maintaining and reviewing the internal control system, while S2 outlines the main elements of the internal control process, including the Enterprise Risk Management Framework (ERMF), internal audit, business planning, management reporting, and policies and procedures. Therefore, while both banks address risk governance and control, their rhetorical focus is different. Kuwait Finance House provides more detailed information on specific risk categories and risk management processes, whereas Al Rajhi Bank focuses more on internal control, Board responsibility, and assurance mechanisms. This suggests that KFH gives greater attention to communicating specific risk management practices, while Al Rajhi Bank places greater emphasis on governance and internal control.

Another difference can be seen in Move 4, where the two banks give different levels of emphasis to their reporting priorities. Kuwait Finance House uses Move 4 to highlight compliance culture, ethical conduct, and anti-money laundering and counter-financing of terrorism (AML/CFT) activities. This shows the bank's strong focus on regulatory compliance and responsible banking practices. In contrast, Al Rajhi Bank uses Move 4 to provide further details on its risk management framework and major risk areas, including credit, market and liquidity, operational, and technology risks. Therefore, while both banks use this move to provide assurance to stakeholders, Kuwait Finance House gives greater emphasis to compliance and ethical practices, whereas Al Rajhi Bank places greater emphasis on risk management and risk control.

Overall, the comparison shows that Kuwait Finance House and Al Rajhi Bank share a similar overall reporting structure, particularly in their focus on corporate governance, Board responsibilities, risk management, and regulatory requirements. Both banks use their RMRs to provide assurance about their governance and control practices. However, the level of detail and communicative focus differ between the two banks. Kuwait Finance House generally uses more steps and provides more detailed information, particularly on specific risk categories, compliance practices, and governance activities. In contrast, Al Rajhi Bank uses a more concise structure and places greater emphasis on Board oversight, internal control, and general risk governance. These differences suggest that although both banks follow similar genre conventions, they give different levels of emphasis to particular aspects of risk reporting. These differences may be related to the institutional priorities and reporting practices of the two banks, even though both operate as foreign Islamic banks in Malaysia and provide similar banking services. As the banks originate from different countries and operate within different corporate environments, their reporting practices may also reflect differences in organisational focus, regulatory experience, and institutional priorities. This suggests that risk management reporting is not only for disclosure, but also for shaping the image of the organisation. The patterns indicate that for foreign banks, the focus is to assure stakeholders that they are well-governed and compliant with local regulations.

5. CONCLUSION

In conclusion, the analysis of the move-step structure in the RMRs of Kuwait Finance House and Al Rajhi Bank shows that both institutions follow a clear and well-organised rhetorical pattern that aligns with common expectations in the financial reporting genre. The structure of both banks' reports is mainly built around performance overview, corporate governance, risk management framework, compliance practices, and capital or performance monitoring. This consistency indicates that the reporting style is not random but follows a standardised professional communication practice that supports transparency, accountability, and regulatory compliance in Islamic banking institutions.

Even though both banks share similar move-step sequences, there are noticeable differences in how each move is developed and presented. Kuwait Finance House tends to use a more detailed and descriptive approach, especially in explaining risk management practices, compliance culture, and capital adequacy frameworks. The discussion often includes strategic elements such as stress testing, AML/CFT systems, and the Three Lines of Defense model, which shows a stronger emphasis on risk resilience and regulatory strength. On the other hand, Al Rajhi Bank adopts a more governance-oriented reporting approach, emphasising board structure, governance frameworks, role separation, and compliance with regulatory requirements, but provides less extensive discussion of risk management practices.

The findings have both pedagogical and methodological implications. From a pedagogical perspective, the identified move-step structures can be used as authentic examples in ESP and professional writing courses to help students understand how governance, compliance, and risk-related information are communicated in banking reports. Genre-based research has shown that analysing moves and steps can support learners' understanding of genre-specific rhetorical structures and inform the development of genre-based writing instruction (Cotos et al., 2015). Methodologically, the study demonstrates the usefulness of Bhatia's (1993) genre analysis framework in examining professional financial documents and shows how move-step analysis can reveal both common genre conventions and institution-specific

reporting priorities. These findings provide a basis for future research on risk management reporting across different banking and institutional contexts.

Although this study offers valuable insights for ESP and professional communication instruction, several limitations should be acknowledged. First, the analysis was limited to the RMRs of only two foreign Islamic banks operating in Malaysia, which may restrict the generalisability of the findings to other banking institutions. Second, specialist validation was not conducted, as the study relied on publicly available reports and aimed to provide a textual analysis of rhetorical organisation rather than investigate the perspectives of banking practitioners. Future studies may address these limitations by analysing a larger corpus and including expert validation to provide a more comprehensive understanding of risk management reporting practices.

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7. CONFLICT OF INTEREST STATEMENT

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

8. AUTHORS' CONTRIBUTIONS

Azim Osman: Conceptualisation, methodology, formal analysis, investigation and writing-original draft;
Roslina Abdul Aziz: Conceptualisation, supervision, writing- review and editing, and validation.
Nadhratunnaim Abas: Conceptualisation, supervision, writing- review and editing, and validation.

9. DECLARATION OF GENERATIVE AI AND AI-ASSISTED

This manuscript was developed with the assistance of ChatGPT for the purpose of improving the language, cohesion, clarity, and overall language accuracy of the manuscript. Perplexity was used to identify relevant literature for the literature review. These tools supported the authors in reviewing and refining the content, and the authors assume full responsibility for the final version submitted for publication.

10. DATA AVAILABILITY/ SUPPLEMENTARY MATERIALS

The datasets used and/or analysed during the current study are available from the corresponding author on reasonable request.

11. ETHICS STATEMENT

Not applicable - the authors declare that this research did not involve human or animal subjects.

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