Yes, there's some optimization at CPU level when you compare a char with \0.

In ASM code a comparison happens like this:

```
CMP AX, ','
JZ FOUND_COMMA
.
.
.
FOUND_COMMA:
; Do something...
```

When you compare to zero it happens like this:

```
CMP AX, 0
JZ FOUND_ZERO
.
.
.
FOUND_ZERO:
; Do something...
```

The same with some instruction optimization:

```
XOR AX, AX
JZ FOUND_ZERO
.
.
.
FOUND_ZERO:
; Do something...
```

XOR instruction is a few bytes smaller than CMP, but XOR raises a CPU flag and so it works to compare to zero.
This saves a few CPU cycles. But with a good compiler and modern CPUs it becomes irrelevant.