

**Review Form 3**

Journal Name:	<b>Asian Journal of Research in Computer Science</b>
Manuscript Number:	<b>Ms_AJRCOS_121399</b>
Title of the Manuscript:	<b>The Role of Artificial Intelligence in Banking and Fraud Prevention: A cross sectional study in Ghana.</b>
Type of the Article	<b>Scientific article</b>

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**PART 1: Review Comments**

<b>Compulsory</b> REVISION comments	Reviewer's comment	<b>Author's Feedback</b> (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	The research is about a very interesting and relevant topic. It applies a rather simple methodology of questionnaires study. It results raise an important philosophical question about the enthusiasm about AI and the distrust in humankind or perhaps more marked in some regions of the world. In general, this article presents an overly optimistic vision of AI, some criticism of its limitations would bring more scientific value.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title does not correspond to the content. It is much more the perception of the role of AI...	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	The promise regarding the representation of current state of AI implementation in the banking sector in Ghana, and furthermore its use in fraud prevention is not fulfilled, it is introduced at a very general level only.	
Are subsections and structure of the manuscript appropriate?	In general, yes. The limitations of the study are not stated. The future options for the research development are also lacking.	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	Some statistical relevance information about the gathered data would be of use. A deeper explanation about the real use of AI in banking processes and fraud prevention, at process levels would be of much value added. The questionnaires should be included in appendixes. Furthermore, the division of the respondents regarding employees and customers as well as among banks should be included.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. -	Yes.	
<p><b>Minor</b> REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>In general, it is a good English quality. However, some redaction revisions would be required, i.e. Factors contributing to the perception AI's effectiveness in fraud prevention (p. 7), 'neutra' in the graph 2</p> <p>Graph 1 lacks the title and probably the form of graph would be better understood as 100% piles split in two with percentages.</p> <p>Figure 3 repeats the title inside the graph, some of the graph points do not sum up to 100%.</p>	
<b>Optional/General</b> comments		

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**PART 2:**

	<b>Reviewer's comment</b>	<b>Author's comment</b> <i>(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)</i>
<b>Are there ethical issues in this manuscript?</b>	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

**Reviewer Details:**

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