

Review Form 1.7

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_112823
Title of the Manuscript:	EFFECT OF ELECTRONIC FRAUD ON THE FINANCIAL PERFORMANCE OF BANKS IN NIGERIA
Type of the Article	

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PART 1: Review Comments

	Reviewer's comment	Author's comment (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)
<p>Compulsory REVISION comments</p> <p>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</p> <p>2. Is the title of the article suitable? (If not please suggest an alternative title)</p> <p>3. Is the abstract of the article comprehensive?</p> <p>4. Are subsections and structure of the manuscript appropriate?</p> <p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>1. Yes, This manuscript explores the effect of electronic fraud on financial performance in Nigerian banks, and the analysis of this effect provides geographic specificity that could contribute to wider scientific research.</p> <p>2. Yes</p> <p>3. Yes, the abstract is relatively comprehensive, covering most essential aspects of an abstract. However, I recommend putting key findings into more specific terms, including any significant numerical results or trends.</p> <p>4. Yes, the research paper appears to follow a logical structure common in academic research papers, but a few sections need to be detailed (see notes below).</p> <p>5. Yes. Overall, the manuscript presents findings that support the hypothesis that electronic fraud negatively affects the financial performance of banks in Nigeria, but additional details are needed to improve the scientific accuracy of the study.</p> <p>6. No, References (very poor) needs improvement:</p> <ul style="list-style-type: none"> - there are only ten references in the Reference section. - Several references mentioned in the body of the article are not listed in the References section. - This is a rapidly developing research field, so it is required to use recent references and studies 2020 and 2023. <p>The methodology: the study employed panel Generalized Method of Moments, but the methodology is not clear; data presentation is not established (used variables, type of variables, size, ...)</p> <ul style="list-style-type: none"> - Method, Model and Data section is very short and lacks detail and development. <p>I recommend the authors:</p> <ul style="list-style-type: none"> - to develop the methodology to make it easier for the reader to understand. - to consider using figures as a means of representing data. Figures such as graphs, and diagrams can help visualize information clearly and concisely, making it easier for the reader to comprehend. 	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<ul style="list-style-type: none"> - Proofreading is required. 	
<p>Optional/General comments</p>	<p>Suggestions:</p> <ul style="list-style-type: none"> - Abbreviation within the abstract is not preferred. - Some abbreviations must be defined in their first appearance (ex: USSD). - It could be better to discuss, show, or criticize the gaps in literature. (e.g. critical review of literature) - Correct an entry error on page 14 "The results in table 1 above show that (@ level, .. 	

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PART 2:

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

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