

Review Form 1.7

Journal Name:	Journal of Scientific Research and Reports
Manuscript Number:	Ms_JSRR_117195
Title of the Manuscript:	Monetary Policy, Digitalisation and Banking Industry Performance in Nigeria: An Interactive Modeling Approach
Type of the Article	Original Research Article

Review Form 1.7

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>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</p>	<ul style="list-style-type: none"> • Due to the use of interactive modelling approach in analysing the impact on banking performance, it seems to be important for scientific community • Using the analysis approach in the title is not necessary. "Monetary Policy, Digitalisation and Banking Industry Performance in Nigeria" itself is sufficient • In abstract, disclose inflation and exchange rate as control variables and the Mobile cell subscription growth as the proxy of Digitalization • Structure and the subsections are arranged in appropriate manner. However, it is better to describe variables in a paragraph rather than showing on table (Table 1). At least, the fourth column 'source' of the table is not necessary. Similarly, Table 8: Test for Heteroskedasticity is not necessary. The major findings can be highlighted in few sentences. • Yes, it is correct. • If APA is the general guideline, ensure the citation accuracy (in parenthetical citation, use '&' instead of 'and' for two authors). • There is spelling error of author cited and reference (Anwas in citation but Anwar in Reference). Please verify other too. • No uniformity is found in table formatting as well. References are recent but not sufficient (please refer the general comments below). 	
<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"> • Yes, it is. However, there are some clerical; grammatical and spelling errors. • 2nd paragraph of literature review section: Starting of second sentence is not appropriate. The paragraph is ended by comma (,) instead of full stop (.) • Immediate paragraph below Table 7: spelling of bank and digitalisation is wrong and the like • Last paragraph of the manuscript: There is some issue in starting second sentence. 	
<p>Optional/General comments</p>	<ul style="list-style-type: none"> • The paper has investigated the impact on banking performance in terms of bank credit and liquid assets. However, the entire introduction part (both the paragraphs) has raised the issue related to the impact on the profitability which is not the scope of the study. Literature cited in paragraph 2, sentence 3 has tried a little but not sufficient. The same case exists in Literature review section. • In the "Theory and Literature Review" section, only few literatures have been cited. Among them, the first is the work of Uchendu (1995) and has blamed that the study ignored the impact of digitalisation on banking performance. The blame is irrelevant because digitalisation (in terms of mobile cell subscription) had not taken place at that time in Nigeria and was not the scope of the study too. Similarly, citation of Borio et al. (2017) also seems beyond the boundary of this study. Research gap mentioned in the 5th paragraph of this section is not backed enough by the literature. • The study has revealed 'Mobile Cell Subscription Growth' as the proxy of digitalisation all of a sudden in the methodology part. No related literature has been reviewed. • Description of Table 3 is weak. Since the study design is causal comparative, describing 	

Review Form 1.7

	the relationship in between dependent variables is meaningless. Claim of not having multicollinearity problem in the same paragraph should be backed up by the statistical evidence. <ul style="list-style-type: none">• Discussion by comparing findings with previous works is totally lacking.	
--	---	--

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>	

Reviewer Details:

Name:	Damodar Niraula
Department, University & Country	Nesfield International College, Nepal