

### Review Form 3

Journal Name:	<b>Asian Journal of Economics, Business and Accounting</b>
Manuscript Number:	<b>Ms_AJEBA_120569</b>
Title of the Manuscript:	<b>Predictive Financial Analysis in Nigerian Banking Institutions: Evaluating Techniques, Impacts and Challenges.</b>
Type of the Article	

#### **General guideline for Peer Review process:**

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

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#### **PART 1: Review Comments**

<b>Compulsory</b> REVISION comments	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<p><b>Please write few sentences regarding the importance this manuscript for scientific community. Why do you like (or dislike) this manuscript? Minimum 3-4 sentences may be required for this part.</b></p>	<p>From my point of view, it is a very interesting topic and simultaneously it seems that to the best of my knowledge is the first empirical study examined the techniques, impacts and challenges of predictive financial analysis in Nigeria Banking Institutions. The study adopted a descriptive survey research design. Simple random sampling technique was used to select 7 respondents to represent five banks (Access Bank, Fidelity Bank, First Bank, Wema Bank and Zenith Bank). A self-designed developed online questionnaire (SDOQ) was used for data collection. Data collected were analysed using descriptive statistics (percentage). Findings of the study revealed that the primary challenges faced by bank in implementing predictive financial analysis techniques include; data quality issues, regulatory constraints, lack of expertise and integration with existing systems and others. Similarly, most banks rely on time series analysis technique to forecast future financial trends. It was therefore recommended that a robust data management system practice should be established to ensure accuracy and consistency of data. Also, beyond time series analysis, banks should explore other predictive analytics techniques to enhance forecasting accuracy.</p>	
<p><b>Is the title of the article suitable? (If not please suggest an alternative title)</b></p>	<p><b>Yes, it is.</b></p>	
<p><b>Is the abstract of the article comprehensive? Do you suggest addition (or deletion) of some points in this section? Please write your suggestions here.</b></p>	<p>The abstract must contain the main purpose of the paper, the research method used in the research and the main contributions.</p>	
<p><b>Are subsections and structure of the manuscript appropriate?</b></p>	<p><b>Yes, it is.</b></p>	
<p><b>Please write few sentences regarding the scientific correctness of this manuscript. Why do think that this manuscript is scientifically robust and technically sound? Minimum 3-4 sentences may be required for this part.</b></p>	<ol style="list-style-type: none"> <li>1. The research is well based on science and the results are in agreement with the theoretical part. From my point of view, the paper is original and the topic addressed brings added value to the specialized literature regarding banking sector. The paper is well written and easy to read.</li> <li>2. The model applied to the analyzed data is correctly used in the analysis undertaken, it is a strength point of this paper.</li> <li>3. I believe that an empirical analysis is necessary in a paper because only an analysis based on relative frequencies is not enough.</li> </ol>	
<p><b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b> :</p>	<ol style="list-style-type: none"> <li>4. I also recommend the authors to refer to other <i>recent works</i> indexed in Web of Science, because the papers cited works is not enough for a scientific paper. In my opinion, the authors must cite other papers regarding this subject and other subjects such as: banking, markets, economic growth etc. That is why, I suggest that the authors cite papers published in Web of Science Journals, such as:             <ol style="list-style-type: none"> <li>1. Batrancea, L.M.; Fetita, A. (2023) Empirical Research Study on the Determinants</li> </ol> </li> </ol>	

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	<p>of Market Indicators for 41 Financial Institutions, <i>J. Risk Financial Manag</i>, 16, 78. <a href="https://doi.org/10.3390/jrfm16020078">https://doi.org/10.3390/jrfm16020078</a>.</p> <p>2. Batrancea L.M. (2021) An Econometric Approach on Performance, Assets, and Liabilities in a Sample of Banks from Europe, Israel, United States of America, and Canada, <i>Mathematics</i>, 9(24):3178. <a href="https://doi.org/10.3390/math9243178">https://doi.org/10.3390/math9243178</a>.</p> <p>3. Batrancea, L.M., Rathnaswamy, M.M., Rus, M.I., Tulai H. (2022) Determinants of Economic Growth for the Last Half of Century: A Panel Data Analysis on 50 Countries, <i>Journal of Knowledge Economy</i>, Pp:1-25, <a href="https://doi.org/10.1007/s13132-022-00944-9">https://doi.org/10.1007/s13132-022-00944-9</a>.</p>	
Minor REVISION comments	Yes	
<b>Is language/English quality of the article suitable for scholarly communications?</b>		
<b>Optional/General</b> comments	The manuscript needs professional English proofreading to eliminate language shortcomings and improve message delivery (typos, grammar, misuse of adjectives, etc.). Please read the manuscript carefully.	

**PART 2:**

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

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