

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
Manuscript Number:	Ms_AJEBA_120569
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	<b>Reviewer's comment</b>	<b>Author's Feedback</b> <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>This manuscript is important for the scientific community as it addresses the practical application of predictive financial analysis within the context of Nigerian banking institutions, an area that has been relatively underexplored in existing literature. It highlights the challenges and impacts of implementing these techniques, offering valuable insights that can inform future research and practical improvements in the banking sector. I appreciate this manuscript because it provides a detailed and context-specific examination of predictive analytics, demonstrating its potential to enhance decision-making processes and financial performance in developing economies. The study's findings contribute to a more comprehensive understanding of the role of advanced analytical techniques in banking, which is crucial for driving innovation and efficiency in the financial industry.</p>	
<p><b>Is the title of the article suitable? (If not please suggest an alternative title)</b></p>	<p>The current title, "Predictive Financial Analysis in Nigerian Banking Institutions: Evaluating Techniques Impacts and Challenges," is suitable as it clearly indicates the scope and focus of the study. However, to make it more specific and engaging, I suggest the following alternative title:</p> <p>"Evaluating Predictive Financial Analysis Techniques, Impacts, and Challenges in Nigerian Banking Institutions"</p> <p>This title highlights the key aspects of the study, making it clear that the manuscript will cover the evaluation of techniques, their impacts, and the challenges faced in the specific context of Nigerian banks.</p> <p>It is not necessary to change, if required and author agree upon can do it.</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 of the article is comprehensive but could benefit from some enhancements to provide a clearer and more detailed overview of the study. Here are my suggestions for improvement:</p> <ol style="list-style-type: none"> <li>1. <b>Include Research Objectives:</b> Explicitly state the main objectives of the study.</li> <li>2. <b>Highlight Key Findings:</b> Provide specific key findings to give readers a quick grasp of the study's contributions.</li> <li>3. <b>Mention Methodology:</b> Briefly describe the research design and methodology used.</li> </ol>	
<p><b>Are subsections and structure of the manuscript appropriate?</b></p>	<p>The subsections and structure of the manuscript are well-organized and appropriate, following a logical flow from introduction to conclusion. Each section is detailed and aligns well with the study's objectives, enhancing clarity and readability. The thorough presentation of data and comprehensive literature review provide a solid foundation for the research.</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>	<p>This manuscript is scientifically robust and technically sound due to its well-defined research design and methodology. The use of a descriptive survey design and appropriate data analysis techniques ensures the reliability and validity of the findings. The study is grounded in relevant literature, providing a strong theoretical foundation and context for the research. Additionally, the detailed presentation of results, supported by tables and charts, enhances the transparency and credibility of the study. The conclusions are well-supported by the data, making the manuscript a valuable contribution to the field.</p>	
<p><b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b></p> <p>=</p>	<p>The references in the manuscript are sufficient and recent, covering a wide range of relevant studies that provide a solid theoretical foundation for the research. They include both foundational works and contemporary studies, ensuring that the manuscript is well-grounded in current scholarship.</p>	

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Minor REVISION comments <b>Is language/English quality of the article suitable for scholarly communications?</b>	The language and English quality of the article are generally suitable for scholarly communication, though there are minor grammatical errors and some sentences that could be clearer. A thorough proofreading and editing process is recommended to enhance overall readability and precision.	
<b>Optional/General</b> comments	Overall, this manuscript makes a valuable contribution to the field of predictive financial analysis in Nigerian banking institutions. It effectively addresses an underexplored area, providing insights that can inform both academic research and practical applications. The study is well-structured and comprehensive, with clear objectives and a robust methodology. Enhancing the clarity and readability of the text through careful proofreading will further strengthen the manuscript. Additionally, incorporating more specific details in the abstract and a few minor revisions to improve language precision will enhance its impact.	

### **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>	

### Reviewer Details:

Name:	<b>Kavitha Muthukumaran</b>
Department, University & Country	<b>Sri Sivasubramaniya Nadar College of Engineering, India</b>