

Review Form 1.7

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_111950
Title of the Manuscript:	The Influence of e-banking on the Financial Performance of Kenyan Commercial Banks
Type of the Article	Original Research 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>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</p>	<p>Yes, because the manuscript examines the impact of mobile and the internet on financial services and digital transformation in commercial banks, it is highly relevant for bank administrators.</p> <p>Yes,</p> <p>No, the author(s) need to revise the abstract by clearly stating the objectives, methodology, results, and policy implications.</p> <p>No, because the basic structure of the research article includes an introduction, literature review, methods, results, discussion, and conclusion.</p> <p>No, the manuscript's introduction is lacking crucial elements like its purpose, methodology, motivation, and highlights. Although primarily based on literature, a literature review is absent. Moreover, the methodology section is incomplete since it omits significant tests such as the cointegration, robust, and unit root tests, even though they are referenced in the results section. These issues require addressing to improve the manuscript's overall quality and strengthen its arguments.</p> <p>Yes,</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>Yes,</p>	
<p>Optional/General comments</p>	<p>The manuscript requires major improvements, as follows: Suggestion: + When finalizing the author (s)' manuscript following the journal requirements, please pay special attention to the fact that this is a Research Article, which is a final report on the finished original experimental study (the structure must contain the following sections: Abstract, Introduction, Literature review, Method, Results, Discussion, and Conclusion). + The Introduction is a page of text devoted to the relevance of the research topic and the formulation of the SCIENTIFIC problem (in which this research is being conducted) as a whole. The author (s) should not conduct a literature review here. There is no need for a literature review here. It is not necessary to tell how the research will be conducted, how the article is structured, what is the purpose of the research and what tasks the author(s) will solve. + The Literature review should begin with a few introductory sentences. The sequence of the text must have logic (it is not determined by the place of the mentioned work on the shelf). It must be subordinated to the purpose of the study. Do not start each paragraph with a reference to the source, but structure the text in such a way that one paragraph is an analysis of one source. The review should be concluded with 2-3 generalizing sentences. Then the purpose of the study should be formulated. After that, formulate hypotheses (right here, all together, and do not insert text between them). Of course, if the author (s) foresee them. As for the hypotheses, they should be formulated clearly and unambiguously! They should be clear and not repeat each other. + The method section. Here the author (s) should describe the algorithm (procedure) of the study</p>	

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	<p>and provide primary data for calculations or indicate the sources of their receipt. This should be done following the logic of the academic presentation of the material. Further, the main section of the article is the Results section. Here, not only the results obtained (analytics, systematization, calculations...), but also their economic interpretation, explanation, and justification should be given. If the hypotheses were predicted, then provide the results of their verification (hypotheses are accepted/rejected).</p> <p>+ The Discussion section should include a discussion of the results of your study, a comparison with previous ones, a discussion of why you obtained such results, and an indication of future research prospects.</p> <p>+ The Conclusion section should have the following logic - indicate the purpose of the study, briefly present the obtained results, and indicate what conclusions should be drawn. Do not cite sources in this section, and do not repeat sentences from the Abstract.</p> <p>+ Don't start chapters with subsections. Don't break sections into a bunch of small subsections. Variables in formulas must have established designations, they should be explained, and captions for figures and tables should be clear and understandable, even if they are shown in the context of the article. Under the figures and tables, do not indicate that this is the author (s)' own development or the author (s)' own calculations because it should be so a priori. Column and row names in tables should be clear and complete</p>	
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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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