

**Review Form 3**

Journal Name:	<b>Asian Journal of Economics, Business and Accounting</b>
Manuscript Number:	<b>Ms_AJEBA_121149</b>
Title of the Manuscript:	<b>The Impact of Technological Innovations on Bank Performance in Emerging Economies</b>
Type of the Article	<b>Research Paper</b>

**Review Form 3**

**PART 1: Review Comments**

<b><u>Compulsory</u></b> REVISION comments	Reviewer's comment	<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>
Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	The authors make a strong case for the introduction of innovative banking in emerging economies. However, the paper failed to clearly indicate the gaps in the extant literature that they seek to close. For instance in paragraph three under section 1, "yet there are several types of literature on technological innovation and bank performance in emerging economies economy. However, this study will contribute to the existing body of literature by focusing on studying the impact of technological innovation on bank performance in emerging economies". <b>is conflicting and confusing.</b>	
Is the title of the article suitable? (If not please suggest an alternative title)	The title is apt and suitable	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	The abstract is good. However, it is too lengthy. The authors may consider keeping it short by reducing the long introductory aspects of it.	
Are subsections and structure of the manuscript appropriate?	Well structured	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	The study adopted rigorous methodology to explore the study variables such as the adoption of the ARDL and the GMM tests.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	References are current.	
<b><u>Minor</u></b> REVISION comments  Is the language/English quality of the article suitable for scholarly communications?	Unfortunately, the article is full of a lot of typos and grammatical errors which may need to corrected	
<b><u>Optional/General</u></b> comments	The authors should kindly tidy up the document by taking time to proof read for grammatical errors. It will be good to identify some gaps in the empirical literature which has motivated the need for the study. The study adopted two anchored theories yet no mention of how the findings contributes to the theories.	

**Review Form 3**

**PART 2:**

	<b>Reviewer's comment</b>	<b>Author's comment</b> <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>
<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>Doe Precious</b>
Department, University & Country	<b>Ghana</b>