

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_124104
Title of the Manuscript:	Effects of Organizational Culture on Risk Management Practices and Outcome In Banking Sector In Nigeria
Type of the Article	Original Research Article

Review Form 3

PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p>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.</p>	<p>This manuscript attempts to address an important topic—the relationship between organizational culture and risk management practices in the Nigerian banking sector—which could contribute to the growing body of knowledge on banking management in emerging markets. However, the execution is flawed, and the study lacks both methodological rigor and theoretical depth. The superficial engagement with literature, outdated references, and inadequate sampling methods reduce its potential impact on the scientific community. While the topic is relevant, the manuscript, in its current form, fails to provide meaningful insights or practical contributions.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>The current title, "Effects of Organizational Culture on Risk Management Practices and Outcome in Banking Sector in Nigeria," is somewhat suitable but lacks specificity and clarity. It could be improved to better reflect the scope and focus of the research. Suggested Alternative Title: <i>"Influence of Leadership, Accountability, and Compensation on Risk Management Practices in Nigerian Banks: A Study of Organizational Culture"</i></p>	
<p>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.</p>	<p>The abstract of the article is not comprehensive and lacks clarity. It is overly verbose and unfocused, failing to provide a clear summary of the research contributions, methodology, and key findings. There are several areas that could be improved:</p> <p>Suggestions for Improvement:</p> <ol style="list-style-type: none"> Clarity: The abstract should be concise, focusing on the main research objectives, methodology, and significant findings. Currently, it includes unnecessary details and vague statements. Research Gap: The abstract does not clearly articulate the research gap or the contribution of the study. It would be helpful to include a brief mention of why this study is important and what gap it fills in existing literature. Key Findings: Although the findings are mentioned, they lack specificity. More concrete results, such as statistical significance and practical implications, should be highlighted. Structure: The abstract could benefit from a clearer structure. It should include: <ul style="list-style-type: none"> - A sentence on the research problem and objectives. - A brief description of the methodology. - Key results. - A clear statement of the study's contribution and implications. 	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>The subsections and structure of the manuscript are somewhat appropriate but require significant improvement to enhance clarity, coherence, and readability. Here are some key observations and suggestions:</p> <p>Issues with the Current Structure:</p> <ol style="list-style-type: none"> Introduction: The introduction is too broad and does not have a clear transition to the research problem or objectives. It lacks a well-defined research gap and is too general in discussing organizational culture and risk management without specific focus on the Nigerian banking sector. Literature Review: This section lacks depth and synthesis. Theoretical models such as Hofstede's dimensions are introduced without fully explaining their relevance to the research context. The review feels fragmented, without clear thematic organization. Methodology: While the methodology section is present, the sampling approach is poorly explained, and the design of the survey is vague. There should be separate subsections for 	

Review Form 3

	<p>data collection, sampling method, and analysis techniques to improve clarity.</p> <p>4. Results and Discussion: The results are not clearly distinguished from the discussion. These two sections should be separate, with results focusing purely on data presentation and the discussion section interpreting these findings in relation to the literature.</p> <p>5. Conclusion: This section should offer a more focused summary of key findings, implications, and future research directions. The recommendations provided feel generic and disconnected from the study's findings.</p> <p>Suggested Improvements:</p> <p>1. Introduction:</p> <ul style="list-style-type: none"> - Include a clear research gap. - State the research objectives more explicitly. <p>2. Literature Review:</p> <ul style="list-style-type: none"> - Organize into themes like leadership, accountability, and compensation in relation to risk management. - Strengthen the discussion on how existing research connects to your study. <p>3. Methodology:</p> <ul style="list-style-type: none"> - Clearly define the sample size and justify it. - Include subsections on questionnaire design, sampling, and data analysis for clarity. <p>4. Results:</p> <ul style="list-style-type: none"> - Present data without interpretation. Use tables and figures to enhance clarity. <p>5. Discussion:</p> <ul style="list-style-type: none"> - This should interpret the results in light of the literature review and address the study's theoretical and practical implications. <p>6. Conclusion:</p> <ul style="list-style-type: none"> - Clearly summarize the key findings. - Provide research implications - Provide specific, actionable recommendations based on the data. <p>Overall: The manuscript's structure requires more defined subsections, better transitions, and thematic coherence to improve the flow of information and enhance readability.</p>	
<p>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.</p>	<p>The scientific robustness of this manuscript is questionable due to several critical methodological and analytical issues. The use of convenience sampling from a limited population at one institution (University of Lagos) severely undermines the generalizability of the findings to the broader Nigerian banking sector. Furthermore, the questionnaire design and data collection methods are insufficiently described, raising concerns about the validity and reliability of the results. While the statistical analysis using regression provides some insights, the study lacks detailed justification for the choice of variables and fails to address potential biases or limitations, which compromises its scientific soundness.</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. :</p>	<p>The references in the manuscript are insufficient, outdated, and lack engagement with recent literature. Many cited works date back to the 1990s and early 2000s, which weakens the relevance and timeliness of the study. The manuscript does not adequately incorporate recent research on organizational culture and risk management, particularly in the context of emerging markets like Nigeria.</p> <p>Suggestions for Improvement:</p> <p>1. Incorporate Recent Studies: More recent works (from the last 5–10 years) should be cited, especially those focusing on organizational culture and risk management in the banking sector, as well as research specific to developing economies.</p>	

Review Form 3

	<p>2. Diversity of Sources: The paper heavily relies on a few outdated sources. Including a broader range of current studies, especially those using advanced risk management frameworks and methodologies in similar contexts, would strengthen the literature review.</p> <p>Suggested Additional References:</p> <p>1. Recent works on risk management in emerging markets, such as:</p> <ul style="list-style-type: none"> - Suss et al. (2021), exploring organizational culture and risk in banking. - Nguyen et al. (2020), examining the relationship between culture and risk-taking behaviors in financial institutions. <p>2. Research focusing on the impact of leadership and accountability on organizational culture and risk management practices in the last decade.</p> <p>Updating the reference list with more contemporary studies would significantly improve the scholarly quality of the manuscript.</p>	
<p><u>Minor</u> REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>No. It needs substantial improvements.</p>	
<p><u>Optional/General</u> comments</p>		

PART 2:

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

Reviewer Details:

<p>Name:</p>	<p>Aamir Rashid</p>
<p>Department, University & Country</p>	<p>School of Business and Information Systems, City University of New York, USA</p>