

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_124758
Title of the Manuscript:	Credit Management and Performance of Selected Deposit Money Banks in Nigeria
Type of the Article	

PART 1: Review Comments

Compulsory 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>
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 manuscript is important to the scientific community because it has examined the extent to which credit management influence the performance of Deposit Money Banks (DMBs), particularly in Nigeria. It has contributed to extant literature on how Non-Performing Loans, Liquidity Ratio and Capital Adequacy Ratio (proxies of credit management) drive the performance of banks. However, the title of the manuscript emphasizes credit management, while the content is predominantly talking about credit risk management. Though these concepts are closely related, there is a thin line between them. The manuscript is expected to clearly conceptualize these concepts as situated in the manuscript.	
Is the title of the article suitable? (If not please suggest an alternative title)	The body of the manuscript discusses more of credit risk management. Thus, I suggest the title to read: "Credit Risk Management and Performance of Selected Deposit Money Banks in Nigeria".	
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 comprehensive. However, it is more appropriate to have a chronological addressing Background/problem statement; Purpose/objectives; Methods/methodology; Results/findings; Conclusion/implication; and Recommendations. Particularly, a brief of policy implication of the study findings is missing in the abstract.	
Are subsections and structure of the manuscript appropriate?	It is good that the manuscript has been structured in the order: Introduction; Literature Review; Methods/Methodology; Results and Discussion; Conclusion and Recommendations; References. However, the content under some of the sections are inadequate. Particularly, the literature review is dominated with theoretical review. Although there are so many empirical studies on the subject matter, the manuscript's empirical review is scanty and thus, failed to demonstrate clearly how potential hypotheses in the study are developed.	
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 manuscript is scientifically correct as it investigates the connectivity between dimensions of credit risk management and banks' performance in Nigeria. However, it is limited in the following areas: <ol style="list-style-type: none"> 1. The concepts of "credit management" and "credit risk management" have been used interchangeably, without a clear conceptualization; 2. The manuscript had failed to do adequate in-text citation for so many statements, especially in the introduction and literature review, the ownership of which is claimed by the author(s). 3. In the methodology, it is stated that only three (3) out of about fourteen (14) of the deposit money banks quotes in Nigeria form part of the study. There had been no justification for this choice, which poses a problem of generalization of the study finding to the Nigerian banking industry as a whole; 4. If you have the data from three banks over a 14-year period from 2007 to 2020, isn't this amount to a panel data rather than the time series specified in the study? 	

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Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. -	About 73.3% of references in the manuscript are recent (within the past 10 years). However, only 15 references are insufficient. If more studies are reviewed, especially in Nigeria (Okere et al., 2024; Ohonba & Osarere, 2024; Tsomocos et al., 2007; etc.), the manuscript will explore and identify the gaps in literature.	
Minor REVISION comments Is the language/English quality of the article suitable for scholarly communications?	Based on the writing score of 63% (Quillbot Premium Grammar Checker), There is need for further checks to correct the 37% grammatical issues in the manuscript.	
Optional/General comments	Except for the issues raised, the research work is commendable.	

PART 2:

	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)
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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