

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_128214
Title of the Manuscript:	FINANCIAL INTERMEDIATION AND EMERGING TECNOLOGIES: AN EVALUATION OF NIGERIAN BANKING INDUSTRY
Type of the Article	

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PART 1: 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. A minimum of 3-4 sentences may be required for this part.	Idea behind this research is very important as a lot of reforms of financial system is taking place in Nigeria. This paper provides bases and necessity for such reforms	
Is the title of the article suitable? (If not please suggest an alternative title)	No financial intermediation involve two distinct process (Deposit and lending) but this paper concentrate on payment system. My suggested topic is Impact of emerging technologies on payment system in Nigerian Banking Industry	
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.	No, it require the brief of empirical results obtained after manipulation of data.	
Is the manuscript scientifically, correct? Please write here.	Although, it need a lot of adjustment but it is scientifically correct	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The reference are ok but badly refer especially in the body of the text	
Is the language/English quality of the article suitable for scholarly communications?	Although it need editing but adequate	
Optional/General comments	The Author has a lot of editing work, there is no theory identify with this paper. The presentation of results of analyses need more work. Suggestions in the body of work.	

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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