

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Probability and Statistics</a>
Manuscript Number:	Ms_AJPAS_130709
Title of the Manuscript:	EFFECT OF ELECTRONIC PAYMENT CHANNELS ON THE PERFORMANCE OF COMMERCIAL BANKS IN NIGERIA
Type of the Article	

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This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guidelines for the Peer Review process, reviewers are requested to visit this link:

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### Review Form 3

#### PART 1: 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)
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.	<ol style="list-style-type: none"> <li>1. It will help the commercial banks in improving the efficiency resulting to the overall stability and growth of the commercial banks in Nigeria</li> <li>2. The study sets the basis for future research on the adoption of financial technologies in other economies.</li> <li>3. The study is of significance in the commercial banks since the study results will help to identify how electronic payment channels will enhance service delivery and reduce operational costs.</li> <li>4. The study serves as a valuable resource for policy makers and stakeholders in the banking industry to understand and improve the effectiveness of electronic payment systems in Nigeria.</li> </ol>	
Is the title of the article suitable? (If not please suggest an alternative title)	The topic is suitable and sufficient for the study	
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>The following are missing from the abstract;</p> <ol style="list-style-type: none"> <li>1. The research design of the study e.g descriptive, explanatory among others</li> <li>2. Include the following in the abstract; population, sample size and sample procedure, Measure of reliability and consistency and the summarized scientific results of the study and significance of the study.</li> </ol>	
Is the manuscript scientifically, correct? Please write here.	Based on the regression results obtained from the study I agree that the manuscript is scientifically correct	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	<p>The references used are not sufficient and not recent. The following may be used to beef up on the study:</p> <ol style="list-style-type: none"> <li>1. Akanbi, T. J. (2023). <i>Alternative Banking Channels, Financial Inclusion and Performance of SMEs in Nigeria</i> (Master's thesis, Kwara State University (Nigeria)).</li> <li>2. Kimonye, E. K., &amp; Muchelule, Y. (2024). E-Payment System And Financial Performance Of Commercial Banks In Nairobi County, Kenya. <i>International Journal of Social Sciences Management and Entrepreneurship (IJSSME)</i>, 8(4).</li> <li>3. Wang, Y., Xiuping, S., &amp; Zhang, Q. (2021). Can fintech improve the efficiency of commercial banks?—An analysis based on big data. <i>Research in international business and finance</i>, 55, 101338.</li> </ol>	
Is the language/English quality of the article suitable for scholarly communications?	Yes	
<u>Optional/General</u> comments	<p>The following general improvements are required;</p> <ol style="list-style-type: none"> <li>1. The researcher should include more literature that covers from global to local perspectives</li> <li>2. Under the action 2.5 techniques of data analysis use the past tense</li> <li>3. The findings should be comprehensively discussed</li> </ol>	

#### 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>	

#### Reviewer Details:

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