

### 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	

#### **General guidelines for the Peer Review process:**

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 <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.	One of the importance for the scientific community is that the manuscript helped to understand the significance of technological tools such as ATM, and POS that constitute electronic payment and how they affect banking performance. It also provides empirical data (using Stanbic IBTC as a case study) on how electronic Payment channels affect the financial performance of commercial banks, such as profitability, operational costs, and customer satisfaction. It also explains how the 120 bank officials who filled out the questionnaire adopted these payment systems, their preferences, and any barriers they faced.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title of the article is suitable as the author was able to state the effect of electronic payment channels on the performance of commercial banks in Nigeria. However, the author successfully used Stanbic IBTC as a case study and one of the findings revealed that Adopting electronic payment channels has enhanced Stanbic IBTC Bank's efficiency by making it more productive and effective. I want to suggest that the title be; EFFECT OF ELECTRONIC PAYMENT CHANNELS ON THE PERFORMANCE OF COMMERCIAL BANKS IN NIGERIA: STANBIC IBTC AS CASE 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.	The abstract is not so comprehensive, it can be improved upon. The author successfully gave the objective of the study, the methodology adopted, and the findings. However, I suggest that the author include a conclusion in the abstract and what the study recommends. This should be included in the abstract. Also, the author can reduce the findings of the study in the abstract to accommodate the conclusion and recommendation of the study.	
Is the manuscript scientifically, correct? Please write here.	Yes. This is because all the hypotheses carried out are real and practicable. Even science has agreed that there is a significant relationship between POS, ATM, etc, and the performance of commercial banks and it rejected all hypotheses that do not agree with this submission	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Yes, the references are recent.	
Is the language/English quality of the article suitable for scholarly communications?	The article's language is suitable for scholarly communication; however, I will implore the author to go through it and correct grammatical errors. One of the errors spotted was: "This research aims to The significant objective of this study is..." ( The last paragraph of the Background to the study)	
<u>Optional/General</u> comments	The paper is a good one and the author deserves his/her accolades for knowing his/her onions.	

**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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