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| Journal Name: | [**Asian Journal of Research in Computer Science**](https://journalajrcos.com/index.php/AJRCOS) |
| Manuscript Number: | **Ms\_AJRCOS\_134734** |
| Title of the Manuscript: | **SENTIMENT ANALYSIS OF CUSTOMER FEEDBACK ON SERVICES PROVIDED ON SELECTED BANK'S MOBILE BANKING APPLICATION IN NIGERIA** |
| Type of the Article | **Original Research Article** |

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| PART 1: Comments | | |
|  | Reviewer’s comment **Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | 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.** | This manuscript is a valuable contribution to the scientific community, particularly at the intersection of machine learning and financial technology. It explores user satisfaction with mobile banking applications in Nigeria, a rapidly evolving digital finance landscape. By leveraging sentiment analysis through Support Vector Machines (SVM), the study offers a robust, replicable methodology for evaluating customer feedback and guiding service improvements. Its insights into institutions like Access Bank, UBA Bank, and First Bank highlight key areas for user-centric innovation, advancing digital financial inclusion in data-scarce environments. This work is especially relevant for researchers and practitioners seeking to enhance user experience and understand consumer behavior in emerging fintech ecosystems. | 1. **Enhanced Customer Experience:** This study provides banks with valuable insights into customer opinions and sentiments regarding their mobile applications. Understanding these sentiments allows banks to make informed decisions that improve the overall customer experience. 2. **Data-Driven Service Improvements:** By analyzing customer feedback, banks can identify specific areas of dissatisfaction and optimize features, functionality, and user interfaces of their mobile apps, leading to better service delivery. 3. **Strategic Decision-Making:** The results of this study support strategic planning and decision-making for digital banking enhancements, enabling financial institutions to stay competitive and customer-focused. 4. **Customer Retention and Loyalty:** Insight into customer sentiment helps banks develop targeted initiatives that boost satisfaction, build trust, and enhance customer retention 5. **Support for Regulatory Bodies and Policymakers:** Regulatory agencies can leverage findings to set standards and policies that promote efficient, secure, and user-friendly digital banking services. |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | Yes, the title is suitable as it clearly describes the study’s focus on sentiment analysis of customer feedback for mobile banking applications in Nigeria. However, it could be slightly refined for conciseness, e.g., "Sentiment Analysis of Customer Feedback on Mobile Banking Apps in Nigeria." | The concentration is on the services provided by the mobile applications. The customers/reviews on the Google Play Store spoke to the embedded services on the various Apps. I think that should be allowed as captured. |
| 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, summarizing the study’s objectives, methods, results, and implications effectively. However, it could benefit from briefly citing the data source (Google Play Store) earlier to set context. Additionally, specifying the machine learning technique (SVM) in the abstract would enhance clarity. No deletions are necessary. | Google Play Store and Machine Learning Classifier – SVM were mentioned. |
| Is the manuscript scientifically, correct? Please write here. | Yes, the manuscript is scientifically correct, with a well-structured methodology involving data collection from the Google Play Store, thorough preprocessing, and SVM-based sentiment analysis. The justification for using SVM is clearly articulated, and the classification metrics, precision, recall, and F1-score are logically presented alongside visualizations that support the results. However, the notably low performance in neutral sentiment classification (e.g., F1-scores of 0.02–0.03) highlights a limitation in either the model or the dataset. Addressing this limitation more explicitly would strengthen the scientific rigor. A discussion on class imbalance or the challenges associated with neutral sentiment detection, as well as potential data balancing techniques, would further enhance the robustness and clarity of the study. | The dataset from the Google Play Store had low neutral reviews. We recommended that future studies should include social media platforms. |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | The references are relevant and cover key aspects of mobile banking, sentiment analysis, and machine learning, with citations from 2003 to 2021. However, more recent references (post-2021) could strengthen the literature review, especially given the fast-evolving nature of mobile banking and AI. | References have been made available in the revised copy. |
| Is the language/English quality of the article suitable for scholarly communications? | The language is generally clear and suitable for scholarly communication, with technical terms used appropriately. However, minor grammatical errors and awkward phrasing (e.g., "application services" instead of "apps") appear occasionally. Minor grammatical edits required | From this part of the world, it is recommended that we avoid abbreviations. However, we are open to whatever satisfies and meets the demands of your esteemed journal. |
| Optional/General comments | The manuscript is well-structured and provides actionable insights for banks and researchers. The comparative analysis of three banks adds depth, but the discussion could elaborate more on why First Bank has significantly higher negative sentiment compared to Access Bank. Additionally, including a section on limitations (e.g., reliance on Google Play Store data only, potential bias in reviews) would improve transparency. The use of SVM is justified, but comparing its performance with other classifiers (e.g., BERT or Random Forest) could further validate the choice. | Once we justified the use of SVM, we thought that comparing with other classifiers was not necessary, more so when we didn’t want to continue to expand the scope of the work. |

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| **PART 2:** | | |
|  | Reviewer’s comment | Author’s comment *(if agreed with the 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?** | *(If yes, Kindly please write down the ethical issues here in detail)*  . | NONE |