



SDI Review Form 1.6

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_44287
Title of the Manuscript:	Effect of Non-Interest Income on Banks' Profitability In Nigeria
Type of the Article	Original Research Article

General guideline for 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 guideline for Peer Review process, reviewers are requested to visit this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)

PART 1: Review Comments

	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)
Compulsory REVISION comments		
Minor REVISION comments	[1] Abstract: 7th line, write...The result showed that the variations in the linear... 9th line.... write.... 61.5% of the variation in profitability. [2] Keywords: [one word and bold] [3] References – Intext: A. Use square brackets [] instead of parentheses () all through the paper B. You need to number the references at the end, that is, your List of references C. Many references at the end are not mentioned in your list of references [4] Line 38, write... According to Were and Wambua [4].... [5] Line 53, write.... stock exchange which calls for... [6] Line 61, write... abound in the literature. [7] Line 71, write... Ayanda, Christopher and Mudashiro [7] refer to... [8] Line 74, write... Osuagwu [8] opines that bank... [9] Line 80, write... Based on the literature,	Done Done [2] Not very clear. Please see what I did. [3] A. Done B. Done C. Treated Done Done Done Done Done Done Done



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	[10] Line 87, add space... profit before tax (PBT). [11] Line 88, write... measure of banks' profitability [9]. [12] Line 96, write... Gu and Kim [12] contend that non-interest income... [13] Line 106, write... De Young and Rice [14] reported... [14] Line 117, write... De Young and Rice [16] show that.... [15] Line 118, write... De Young [17] finds similar... [16] Line 119, write... According to Rogers [18], data clearly... [17] Line 122, write... Similarly, Muckian [19] reveals... [18] Line 123, write... Brunnermeier, Dong and Palia [20] investigated... [19] Line 126, write... The findings showed that ... [20] Line 126, write... The findings suggested that... [21] Line 130, write... findings confirmed the hypothesis that... [22] Line 132, write... Mndeme [21] shows that... [23] Line 134, write... Similarly, Brunnermeier et al. [20] found... [24] Line 136, write... Oniang'o [22] studied... [25] Line 141, write... cross country study [25], and Italian banks study [26] found that non-interest income positively affects bank... [26] Line 142, write... German banks by Chioazzo, Milani and Salvini [27] which was... [27] Line 146, write... 2.1 Theoretical Review [28] Line 150, write... Similarly, Hatden, Porath and Westernhagen [28] explained... [29] Line 171, write... The statistical package "Statistical Product and Service Solutions" – SPSS [29] was used. Add reference [29] Hejase AJ, Hejase, HJ <i>Research Methods: A Practical Approach for Business Students</i>, (2nd edn.). Philadelphia, PA: Masadir Inc. 2013. [30] Line 175, write... $PBT = Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$ [31] Line 183, write... (Yearly average rate) is... [32] Lines 191 and 192 show subscripts clearly.... as above $\beta_0, \beta_1, \beta_2, \beta_3, \beta_4$	Done Done [12] now [11] in the corrected article because 9 and 10 are one and same. Done but now [13]. Treated as [15] Treated as [16] Done as [17] Treated as [18] Done but now [19]. Not found. Done. Treated as [20] Done but now [19]. Treated as [21]. Saunders et al. is [22] but not included in the review. The author has included it in reference and the body of the article/ Treated as [25] and [26]. Done as [26]. It is not a German study but Italian. It has been appropriately arranged. The German study is [27]. Research conducted by Hayden et al. Treated. The theoretical review has Richard et al. which is included as [28] Done but now [27]. It is part of empirical review. Not part of theoretical review. It is a study. Treated. Thank you. Treated as [29]. Thank you for the inclusion. Treated. Done. Treated. Treated. Done. Treated.
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	[33] Line 197, write... different nomenclatures. [34] Line 204, write... standardized coefficients of... [35] Line 230, write... not statistically significant predictor... [36] Lines 237 – 239 Remove !! [37] Line 242, write... by the variance in the linear combination... [38] Line 244, write... percent of the variation in profitability. [39] Line 245, write... percent of the variation is explained.... [40] Line 253, write... The Model Summary depicted in Table 4 presents.... [41] Line 254, is reported by Pallant [30] in place Need to add this reference to your list of references [42] Line 258, write... This effect is found to be statistically significant.... [43] Line 259, write... 76.9% of the variation to profit.... [44] Line 272, write... findings of Stiroh [15] that.... [45] Line 274, write... Sheng and Wang [31] that... Need to add this reference to your list of references [46] Line 276, write Sanya and Wolfe [26] that... [47] Line 278, write... Feldman and Schmidt [11] that... [48] ... Rogers et al. [32] showed Line 280, write Need to add this reference to your list of references [49] Line 282, write Sun et al. [13] found... [50] Line 283, write... Gamra and Pihon [1] show.... [51] Line 285, write... Stiroh and Rumble [33] Need to add this reference to your list of references [52] Line 288, write.... Smith et al. [34] Need to add this reference to your list of references [53] Line Line 290, write... ... Gamra and Pihon [1] found.... [54] Line 295, write... ... Gamra and Pihon [1] that.... [55] Line 298, write... World Bank [35]... [56] Remove reference [34] or Richard et al..... not used!!! [57] Line 324. 21 banks is a limitation. Therefore, findings may not be generalized though may be considered a motivation for more in depth research.	Done. Treated. Treated. Done. Treated. Done. Treated. Treated. Done. Treated. Done. Treated. Treated. Done as [25] Treated as [10] Done but now Rogers and Sinkey [32]. Treated as [12]. Treated. Done. Done. Treated. Treated. Done. It is part of the article, under theoretical review. It is number [28]. Done. Thank you.
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	[58] Careful about the references ... Watch for Lines 346 and 347... you have tow mixed references.... [9] Amkiri DY.... [10] Nigerian Law Today... Watch for the references mentioned above to be added to the list Also watch carefully for the write up of the references to match the journal's citation style.	Yes. Apology for the mix-up. It is one single reference. Corrected. Noted and treated. Treated. In addition, Oniang'o [21] showed that up to Saunders..... [23] were included as line 146-147 in the revised article. Line 153-154, Hayden, Porath and Westernhagen[27] was included. Line 161- Similarly, Richard, Florence and Zenon;[28] was added. In the original paper line 64-65 and now 66-67, objective under research question was removed since there is another objective below it. Conceptual review 2.1 and empirical review 2.2 are included. Research question has been changed from 1.3 to 1.2 and objective is now 1.3.
Optional/General comments	Good paper and topic abiding by the research process cycle. It has an adequate literature review to support the objectives of the research. The methodology is clear and acceptable. [1] It needs proof reading and some structural changes. [2] We have a major problem in references.... See above	These have been attended to. Thank you. This has been done and has led to the inclusion of some items. These are highlighted in yellow as well. The references have been rearranged appropriately.

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>	