



Paper: “A Review of Bank Liquidations and Consolidations in Nigerian Banks”

Corresponding Author: Aderonke Tayo-Tiwo

Doi: 10.19044/esj.2020.v16n25p160

Peer review:

Reviewer 1: Lovergine Saverio
Tor Vergata University of Rome, Italy

Reviewer 2: Blinded

Published: 30.09.2020

ESJ Manuscript Evaluation Form 2020

This form is designed to summarize the manuscript peer review that you have completed and to ensure that you have considered all appropriate criteria in your review. Your review should provide a clear statement, to the authors and editors, of the modifications necessary before the paper can be published or the specific reasons for rejection.

Please respond within the appointed time so that we can give the authors timely responses and feedback.

NOTE: ESJ promotes peer review procedure based on scientific validity and technical quality of the paper (not perceived the impact). You are also not required to do proofreading of the paper. It could be recommended as part of the revision.
ESJ editorial office would like to express its special gratitude for your time and efforts. Our editorial team is a substantial reason that stands ESJ out from the crowd!

Reviewer Name: Saverio Lovergine	Email:
University/Country: INAPP/Tor Vergata University of Rome	
Date Manuscript Received: 11/06/2020	Date Review Report Submitted: 18/06/2020
Manuscript Title: Review of Bank Consolidations in Nigerian banks	
ESJ Manuscript Number: 0690/20	
You agree your name is revealed to the author of the paper: Yes	
You approve, your name as a reviewer of this paper, is available in the “review history” of the paper: Yes	
You approve, this review report is available in the “review history” of the paper: Yes	

Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	3
<i>(Please insert your comments)</i>	
2. The abstract clearly presents objects, methods and results.	2-3
<i>The author have to explain objects, methods and results clearly.</i>	

3. There are few grammatical errors and spelling mistakes in this article.	4
<i>(Please insert your comments)</i>	
4. The study methods are explained clearly.	2-3
<i>See the comment at point in point 2 above.</i>	
5. The body of the paper is clear and does not contain errors.	3
<i>(Please insert your comments)</i>	
6. The conclusions or summary are accurate and supported by the content.	2-3
<i>(Please insert your comments)</i>	
7. The references are comprehensive and appropriate.	4
<i>(Please insert your comments)</i>	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revision needed	
Return for major revision and resubmission	X
Reject	

Comments and Suggestions to the Author(s):

The theme of the paper is very important because good corporate governance is essential to achieving and maintaining public trust and confidence in the banking systems from all countries in the world, which are critical to the proper functioning of the banking sector and economy as a whole.

The story of the bank consolidation in Nigeria is well expressed, represented and told, but the author have to explain object, methods and results clearly. It is also important to compare the Nigerian banking experience with the one of another country.

Comments and Suggestions to the Editors Only: