

Paper: “Development Financial Institution (DFI) Employees’ Awareness and Perceptions of Anti-Money Laundering (AML) Practices and Cybersecurity Techniques”

Submitted: 04 April 2023

Accepted: 25 April 2023

Published: 30 April 2023

Corresponding Author: Tapiwa Gande

Doi: 10.19044/esj.2023.v19n10p1

Peer review:

Reviewer 1: Frederick Forkuo Yeboah
Valley View University, Nigeria

Reviewer 2: Abdullah Onder Ozkul
Development and Humanitarian Aid Worker, Turkey

Reviewer 3: Blinded

Reviewer B:
Recommendation: Accept Submission

The TITLE is clear and it is adequate to the content of the article.

The title of the paper seems like the beginning of an initial part of the text, it is advised that a comprehensive, intriguing and short title might be better

The ABSTRACT clearly presents objects, methods, and results.

good

There are a few grammatical errors and spelling mistakes in this article.

The study METHODS are explained clearly.

if the study had been empowered with well-designed AML examples from developed countries with its most general legal frame, the manuscript would be more route-opening academic written

The body of the paper is clear and does not contain errors.

the establishment of text structure is not a problematic

The CONCLUSION or summary is accurate and supported by the content.

The focus of the text is the result of the questionnaire in mainly, so the conclusion part hadn't been developed deeply to state and give sectoral advice as expected from academic studies.

Due to the mentioned limited perspective, the study seems like as an internal document of NDB. However, it is an academic written and should have produced common sectoral critics and common advice.

The list of REFERENCES is comprehensive and appropriate.

as expected

Please rate the TITLE of this paper.

[Poor] **1-5** [Excellent]

Please rate the ABSTRACT of this paper.

[Poor] 1-5 [Excellent]

4

Please rate the LANGUAGE of this paper.

[Poor] 1-5 [Excellent]

5

Please rate the METHODS of this paper.

[Poor] 1-5 [Excellent]

4

Please rate the BODY of this paper.

[Poor] 1-5 [Excellent]

4

Please rate the CONCLUSION of this paper.

[Poor] 1-5 [Excellent]

3

Please rate the REFERENCES of this paper.

[Poor] 1-5 [Excellent]

5

Overall Recommendation!!!

Accepted, no revision needed

Comments and Suggestions to the Author(s):

in many contexts ML is a legally based issue, therefore legal frame of the countries has a highly correlative relation with the ML or AML, this well-designed paper could have been more satisfactory if it had enhanced legal needs and regulation lack of underdeveloped countries.

Reviewer D:

Recommendation: Revisions Required

The TITLE is clear and it is adequate to the content of the article.

The title of the article needs to be revised to more accurately reflect the content of the paper particularly aligning with the specific research objectives set for this study.

The ABSTRACT clearly presents objects, methods, and results.

The abstract is well-written and effectively conveys the main objectives, methodology, and results of the study.

There are a few grammatical errors and spelling mistakes in this article.

While there are a few minor errors in the article, they do not detract significantly from the overall quality of the writing. The authors should consider reviewing and revising the article to correct these errors and improve its clarity and readability..

The study METHODS are explained clearly.

The Method in the Abstract states that a sample of 84 respondents was selected using a stratified random sampling method to ensure representation in all strata. The population of the study is also stated to be all employees of the National Development Bank in Botswana.

However, the main method of the study, states that the researchers used a probabilistic stratified random sampling method and selected a total of 32 respondents for the study. This number is significantly lower than the sample size mentioned in the Abstract.

It is possible that one of these contains an error or that they are referring to different aspects of the study. However, as they currently stand, they appear to be contradictory and require clarification or correction.

The research design used in the study provides readers with a clear understanding of how the researcher collected and analyzed data to explain the perceptions of bank employees regarding anti-money laundering practices in their organization.

The body of the paper is clear and does not contain errors.

The body of the article is well-organized and effectively presents the research findings and analysis. The authors have provided a clear and logical structure that helps readers to follow the flow of the argument and understand the significance of the results.

The CONCLUSION or summary is accurate and supported by the content.

The conclusion or summary is well-supported by the content of the article, with the authors providing strong evidence and analysis to support their conclusions. The authors have effectively connected the research findings to the broader context of the field, highlighting the implications and potential impact of the study.

The list of REFERENCES is comprehensive and appropriate.

These references cannot be found in the

1. Saunders, M., Lewis, P. & Thornhill, A. (2009). Research methods for business students. (5th Ed). Essex, England: Pearson Education Limited.

Comment: In-text citation not found

2. Maruatona, O (2013). Internet Banking Fraud Detection Using Prudent Analysis. Federation University

Comment: In text citation date is 2015

3. Motshegwa, B., Mutoonono, P. & Mikhazu, T. (2019). Embezzlement of the National Petroleum Fund in Botswana. A paper presented at the 4th Annual International Conference on Public Administration and Development Alternatives 03-05 July 2019, Southern Sun Hotel, OR Tambo International Airport, Johannesburg, South Africa.

Comment: Use Motshegwa, at el. as in-text citation

Please rate the TITLE of this paper.

[Poor] **1-5** [Excellent]

2

Please rate the ABSTRACT of this paper.

[Poor] **1-5** [Excellent]

4

Please rate the LANGUAGE of this paper.

[Poor] 1-5 [Excellent]

4

Please rate the METHODS of this paper.

[Poor] 1-5 [Excellent]

2

Please rate the BODY of this paper.

[Poor] 1-5 [Excellent]

3

Please rate the CONCLUSION of this paper.

[Poor] 1-5 [Excellent]

3

Please rate the REFERENCES of this paper.

[Poor] 1-5 [Excellent]

4

Overall Recommendation!!!

Accepted, minor revision needed

Comments and Suggestions to the Author(s):

The methodology section could be more detailed, with more information provided about the sampling and sampling techniques used in the study.