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REVIEWER'S REPORT

Manuscript No.: IJAR-58419

Title: Commercial Bank Transaction Charges and Financial Inclusion in Nigeria: Evidence from Customers' Behavioural Perspectives.

Recommendation:
Accept as it is ……………………………….
Accept after minor revision………………
Accept after major revision ……………..
Do not accept (*Reasons below*) ………

Rating	Excel.	Good	Fair	Poor
Originality	✓			
Techn. Quality		✓		
Clarity		✓		
Significance	✓			

Reviewer's ID: JPR-130

Detailed Reviewer's Report

1. Overall Evaluation

The manuscript addresses an important and policy-relevant issue by examining the relationship between commercial bank transaction charges and financial inclusion in Nigeria from the customers' behavioural perspective. The study integrates behavioural variables such as customer awareness, perception, and usage behaviour with transaction charges to explain financial inclusion using the Theory of Planned Behaviour and Consumer Behaviour Theory. The topic is timely, particularly in the context of increasing digital banking adoption and the global emphasis on financial inclusion. The research design, statistical analyses, and presentation of results are generally appropriate, and the findings provide useful implications for policymakers and commercial banks. However, although the study has merit, several aspects require improvement before publication. The literature review can be strengthened by incorporating more recent international studies and presenting a stronger critical analysis. The methodology would benefit from additional justification of the sampling approach and discussion of common method bias. Furthermore, the discussion section should compare findings more critically with previous empirical studies rather than merely reporting consistency. Language editing is also recommended to improve readability and eliminate minor grammatical inconsistencies. Overall, the manuscript demonstrates originality and contributes to the literature on financial inclusion, but it requires minor revisions before it is suitable for publication.

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2. Strengths

Timely and Relevant Topic

The study addresses an important issue affecting financial inclusion in developing economies, particularly in Nigeria, where banking transaction charges remain a major concern.

Clear Research Objectives

The objectives are clearly stated and aligned with the research problem and methodology.

Strong Theoretical Foundation

The integration of the Theory of Planned Behaviour and Consumer Behaviour Theory provides a sound theoretical framework for explaining customer behaviour.

Adequate Sample Size

The study collected data from **540 respondents**, providing sufficient observations for regression analysis and enhancing the reliability of the findings.

Appropriate Statistical Analysis

The manuscript includes:

- Descriptive statistics
- Diagnostic tests
- Correlation analysis
- Multiple regression analysis

These analyses are appropriate for addressing the research objectives.

Practical Implications

The recommendations offered for policymakers, the Central Bank of Nigeria, and commercial banks are practical and directly linked to the findings.

Well-Organized Structure

The manuscript follows a logical flow from introduction through conclusion, making it easy to follow.

3. Areas for Improvement

Literature Review

The literature review is good, but it should include more recent studies and provide better comparison with previous research to show the research gap clearly.

Research Methodology

The authors should explain why purposive and convenience sampling methods were used and discuss how these methods may affect the study results.

Data Analysis

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The statistical analysis is appropriate. However, the authors should explain why the regression model explains only 21.3% of financial inclusion and mention that other factors may also influence the results.

Discussion of Findings

The discussion should explain the findings in more detail by comparing them with previous studies and highlighting their significance.

Practical Implications

The recommendations should be more specific so that banks and policymakers can easily apply the findings to improve financial inclusion.

Limitations and Future Research

The study should discuss its limitations in greater detail and suggest future studies using different methods, larger samples, or additional variables.

Language and Presentation

The manuscript requires careful proofreading to correct minor grammatical errors, improve sentence clarity, and ensure consistent formatting throughout the paper.