

Review Form 1.6

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJ SSE_78223
Title of the Manuscript:	DOES FINANCIAL DEEPENING CAUSE LIQUIDITY PROBLEMS FOR BANKS? EVIDENCE FROM 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:

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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	<p>General Comments</p> <p>From my point of view, it is a very interesting topic and simultaneously it seems that to the best of my knowledge is an important empirical research which examine whether financial deepening cause liquidity problem among Nigerian banks. The paper consists of five sections: Introduction, Literature review, Research Method, Results and Discussions and Summary, Conclusion and recommendations.</p> <p>However, I find some recommendations:</p> <ol style="list-style-type: none">1. The abstract must contains the main purpose of the paper, the research method used in the research and the main contributions.2. It would be very useful to add in the "<i>Introduction</i>" section the purpose, objectives and hypothesis of the research.3. We consider that the introduction should specify the novelty of the paper compared to other papers published in this area. <p>4. I think that descriptive perspective and the correlation matrix are crucial to understand the context of the problem to be analyzed.</p> <p>9. Also, we consider the literature is not enough and that is why, we recommend the authors to refer to other recent works indexed in Web of Science, Scopus, Emerald, Cambrige, and MDPI Journals. We suggest that the authors cite papers published in MDPI journals and Web of Science Journals.</p> <p>I recommend to cit the following papers:</p> <p>a. Batrancea, I., Moscviciov, A., Sabau, C., Batrancea, L.M. (2013) Banking Crisis: Causes, Characteristic and Solutions, <i>Proceedings of DIEM</i>, 16-29.</p> <p>b. Batrancea, L., & Nichita, A. (2015). Which is the best government? Colligating tax compliance and citizens' insights regarding authorities' actions. <i>Transylvanian Review of Administrative Sciences</i>, 44E, pp.5-22.</p> <p>c. Batrancea, L.M., Nichita, R.A., Batrancea, I., Moldovan, B. A. (2012) Tax Compliance Models: From Economic to Behavioral Approaches, <i>Transylvanian Review of Administrative Sciences</i>, 2012, Issue 36E, pp.13-26.</p> <p>d. Nichita, A., Batrancea, L., Pop, C.M., Batrancea, I., Morar, I.D., Masca, E., Roux-Cesar, A.M., Forte, D., Formigoni, H., da Silva, A.A. (2019). „We Learn Not for School but for Life: Empirical Evidence of the Impact of Tax Literacy on Tax Compliance”. <i>Eastern European Economics</i> 57(5), 397–429; DOI: 10.1080/00128775.2019.1621183.</p> <p>e. Batrancea, L. (2021) An Econometric Approach Regarding the Impact of</p>	<p>See adjustments in abstract</p> <p>Subheads have been created for objectives and hypotheses</p> <p>This point has been captured in the last paragraph of the introduction</p> <p>The descriptive statistics included</p> <p>Correlation matrix and explanation now introduced</p> <p>Comments appreciated we have added some other more current works such as the World Bank 2020 Apart from Batrancea et al (2013), the other suggested papers are not directly related to our focus of study: financial deepening versus bank liquidity. Please see additional references in empirical literature and references</p>

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	<p>Fiscal Pressure on Equilibrium: Evidence from Electricity, Gas and Oil Companies Listed on the New York Stock Exchange, Mathematics 9, no. 6: 630.</p> <p>f. Nichita R.A., Batrancea L.M. (2012) The Implications of Tax Morale on Tax Compliance Behavior, <i>Annals of University of Oradea: Economic Science</i>, Tom XXI, no.1, pp.739-744.</p> <p>In conclusion, the paper can be published after minor revisions. It should also be enhanced with a review of the literature adequate to the subject and a broader interpretation and commentary of the research results.</p>	
Optional/General comments	<p>Dear editors</p> <p>The paper can be modified after minor changes.</p>	

PART 2:

	Reviewer's comment	Author's comment <i>(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)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	