



SDI Review Form 1.6

Journal Name:	British Journal of Mathematics & Computer Science
Manuscript Number:	2013_BJMCS_8741
Title of the Manuscript:	The Acceptability and Comparative Study of DTMF and Speech for Banking Transactions 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:

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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	Line 28-The systems appears to be more accommodative to the blind, any benefit to the deaf, the handicapped, etc? If this is to be presented as the benefit to be derived from the technology there is a need to put an all-encompassing strong argument to be supported by empirical evidence. Line 48-aurhors should be changed to authors. Lines 202, 203, 223,233,239-The discussion need to be thoroughly worked out. Present answers to the fundamental question, "so what?" Highlight both the theoretical and practical implications of your findings in light of the previous studies you have identified. This is the chance to bring out the novelty of your study. Lines 242-252- I could not find the relevance of the statistics presented. Perhaps you should give a clear link between the statistics and you proposed technology. For example if you say 48% use PDA devices, how is that going to impact on your technology? Lines 257-263: The conclusion is too brief to be meaningful to any reader. For example, in the case of line 259, I personally feel that the results presented in this paper are sufficient to make that conclusion.	Other benefits have been included. This has been corrected and highlighted in the manuscript. These have been addressed and highlighted in the manuscript. The relevance of the statistics has been provided and highlighted in the manuscript. The conclusion has been re-written. Inclusions have been highlighted.



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<u>Minor</u> REVISION comments	Somewhere in the manuscript, mention should have been made of the costs of this technology. One can present such a technology and its benefits but if there is no mention of what it is likely to cost the end-user then the work is incomplete. Issues of security features attached to the technology should also be discussed. Banking technologies are highly targeted by hackers, phishers, etc, it will be valuable to include the security measures against these, whether existing or proposed.	This has already been mentioned in the 'Conclusion'. I suppose the reviewer did not notice it. However, more information has been added and highlighted. Security issues have been discussed under 'Conclusion'. Inclusions are highlighted in the manuscript.
<u>Optional/General</u> comments		