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| Book Name: | [**New Advances in Business, Management and Economics**](https://www.bookpi.org/bookstore/product/new-advances-in-business-management-and-economics-vol-1/) |
| Manuscript Number: | **Ms\_BPR\_6345** |
| Title of the Manuscript:  | **Bank Employees' Attitudes towards Financial Inclusion: A Study on the Role of Banking Staff in Promoting Financial Literacy and Accessibility** |
| Type of the Article | **Book Chapter** |

**Special note:**

**A research paper already published in a journal can be published as a Book Chapter in an expanded form with proper copyright approval.**

**Source Article:**

**This chapter is an extended version of the article published by the same author(s) in the following journal.**

**Asian Journal of Economics, Business and Accounting, 25(5): 318-334, 2025.**

**DOI: 10.9734/ajeba/2025/v25i51804**

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| PART 1: Comments |
|  | Reviewer’s comment**Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | Author’s Feedback *(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.** | This manuscript emphasizes the understanding of financial inclusion from the perspective of banking staff, a relatively underexplored dimension in existing literature. By focusing on Cameroon, the study enriches global financial inclusion research with insights from an African context. Use of regression analysis and mixed-methods design strengthens methodological contributions to social science research. It offers a framework that can be adapted to similar settings. Findings bridge theory and practice by linking employee attitudes, financial literacy, and institutional policies. It encourages interdisciplinary dialogue among economics, management, and development studies. It provides a foundation for future comparative studies, policy innovations, and training interventions.  |  |
| **Is the title of the article suitable?****(If not please suggest an alternative title)** | Yes |  |
| Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here. | The abstract of this manuscript may be re-written by considering the following.1. Introduction or Context (2 to 3 sentences)
2. Purpose of the study or objective (1-2 sentences)
3. Methodology (2-3 sentences)
4. Key findings (2-3 sentences)
5. Contributions or implications (2-3 sentences)
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| **Is the manuscript scientifically, correct? Please write here.**  | The manuscript states that it investigates bank employees’ attitudes towards financial inclusion in Cameroon, which is an underexplored area. The study is backed by established theories (Social Cognitive Theory, Theory of Planned Behavior) and references, showing a strong theoretical foundation. It applies a mixed-methods design and multiple linear regression, with descriptive statistics, correlations, reliability (Cronbach’s alpha = 0.793), and model fit (R² = 91.9%). The results (positive link with training and attitudes, negative link with restrictive policies) align with international literature, which adds credibility. The manuscript reports ethical considerations and validation techniques (normality tests, VIF, heteroskedasticity checks), which strengthens scientific reliability. |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.****-** | Articles published from 2024 till date to be cited in the manuscript. Literature to be strenghtened by adding new studies.  |  |
| Is the language/English quality of the article suitable for scholarly communications? | Yes |  |
| Optional/General comments | * The very small sample weakens generalizability. Regression with so few cases risks overfitting despite high R². Journals may question robustness.
* In methodology, the manuscript at times references “Kenya” instead of Cameroon (likely a carry-over from another study). This needs correction to avoid confusion.
* Coefficients (e.g., Financial Inclusion Training with p=0.724) are reported as non-significant but then discussed as meaningful in interpretation. This needs tightening.
* Several sections repeatedly cite the same sources without adding new insight, making it read more like a literature summary than an original empirical study.
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| **PART 2:**  |
|  | Reviewer’s comment | Author’s comment *(if agreed with the reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **Are there ethical issues in this manuscript?**  | *(If yes, Kindly please write down the ethical issues here in detail)*No |  |

**Reviewer details:**

**Usha Narayan, Christ University, India**