



SDI EDITORIAL COMMENTS FORM

EDITORIAL COMMENT'S on revised paper (if any)	Authors' response to editor's comments
<p>In my opinion, this paper required further revision from the authors. Actually, almost none of the suggestions and comments made by the reviewers have been addressed properly. The authors made minor changes to the initial version of the manuscript and thus left many critical reviewers' requests are not responded.</p> <p>Primarily:</p> <ol style="list-style-type: none">1. The relevance of the topic is not addressed properly. For a reader, it is impossible to understand why this topic is relevant for Nigeria. An explanation is needed. A rationale for comparing Nigeria with Canada is also blurred. Why these two particular countries?2. Discussion requires extensive revision. Currently, the authors show some results (which can be seen from the tables, no need to repeat them) and comment on them. In the discussion, it is necessary to discuss the findings in relation to the previous studies. It is not enough to say that "the findings are in line with... " (lines 267-268). A critical discussion is needed - in which parts the findings support, in which they contradict, what is the meaning of that. The authors should demonstrate their contribution to the literature	<ol style="list-style-type: none">1. COMMENT: the problem of this study lies with financial performance problems affecting deposit money banks in developing countries like Nigeria. This is in comparison to a developed nation like Canada which seems to be enjoying a high level of positive financial performance. The study has examined if board independence plays a role in the financial performance of both countries; hence the comparison motive. This discuss has been captured between lines 42-52.2. COMMENT: It has been adjusted between 267-277