

Review of: "The Role of Financial Literacy on Sustainable Development of Micro, Small and Medium Enterprises (MSMEs) in Africa"

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Potential competing interests: No potential competing interests to declare.

Abstract

The abstract should contain: urgency of research, research objectives, research methodology used (type of research, methods used in research, data and data sources, sampling techniques, including analytical tools used). Research results should be included briefly according to the research objectives. Keywords should be arranged alphabetically.

Introduction

I did not find anything related to the importance of this research, what is the novelty of this research. Please include the results of previous research that discusses MSMEs both in Africa and in other countries, this can be used as a gap which can ultimately create novelty in the research. The literature you included in the introduction is very minimal, look for other literature from reputable international journals and at the end of the paragraph write what is the aim of this research.

Review of Literature

The literature used is very small so it is very weak to be used as a basis for deriving hypotheses, complete them and search in reputable international journals.

Conceptual Framework

Describe the causal relationship of the model built in Figure 1, using strong theory and previous research results.

Material & Methods

1. Regression and correlation are different terms, what do you use, whether relationship or influence.
2. How to select 850 MSMEs, while in Table 1 deliberately select 1,080 MSMEs from a population of 55.8 million MSMEs in Africa. How is the sampling used in this research so that it is inconsistent?
3. This research uses a questionnaire as a data collection tool, how to test the validity and reliability of the questionnaire.
4. How to operationalize the variables studied along with the indicators used, what about the measurement scale (Use tables to make it clearer)

5. There is no problem using probit regression, but what assumptions are used regarding the tools used, how to test hypotheses both simultaneously and partially from the variables studied.
6. Also explain how the data is processed, whether using software or what.

Results

There is very little discussion, please explain what the field facts are to help explain Table 1, compare it with theory and also the results of previous research, both those that are in line with and those that are not in line with the results of this research.

Discussion

Please explain it systematically according to the research objectives and hypotheses. Reveal the field facts, this is what will differentiate it from other research. Also use the results of previous research so that it will be very interesting as discussion material.

Conclusion

It is best to make it shorter according to the research objectives. Some of these conclusions can be included in the discussion.

References

It would be better if the references were added from reputable international journals. Also include the source (DOI) so that references can be traced or you can use the Mendeley Cite application.

Keep being the best and keep working