

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.

The topic of this article is interesting and can contribute to the existing literature regarding sustainable development, especially in the MSME scope. However, several improvements can be made to enhance this study.

First, the authors should review and cite more literature in the literature review section, especially for the research gap, by discussing more prior studies on this topic to clearly establish the research gap. Additionally, there are no references in the research approach section and several other data analysis methods.

For the data analysis, the segregation of the three variables is quite unclear, especially the financial knowledge and financial skills, in which both of them are related to 'managing their finances'. Therefore, the authors should explain the indicators used in determining and measuring these variables in the questionnaire. There is also an inconsistency in the use of terms, where 'financial attitude' and 'financial experience' were used alternately. The authors should choose which term they will use in the article and ensure its consistency.

It is also quite unclear how the authors defined the sustainable development of MSMEs, and all the analysed variables are only related to financial aspects. It would be better if the authors incorporated social and environmental aspects in the study to make it more comprehensive.