

Review of: "Impacts of Innovations in Financial Services Delivery on the Macroeconomy in Nigeria"

Shah Husain¹

¹ National Institute of Technology, Hamirpur

Potential competing interests: No potential competing interests to declare.

The idea of this paper seems interesting and going to make a valuable contribution in Nigeria. But, I want the authors to improve upon the following dimensions:

1. The title of the paper is attractive, but the introductory part of the study did not clear, novelty or research gap properly.
2. The motivation of the study is not explained so the author has to mention some points as motivation for the present work.
3. The data analysis and results discussion part of the study has been explained in a very systematic way but I want to know why the author uses this particular methodology, ARDL model. Justify this with suitable advantages. The authors may follow the following paper:

Khan, M. A., Adil, M. H., & Husain, S. (2021). The impact of economic uncertainty, stock market uncertainty and monetary uncertainty on money demand in India. *International Journal of Emerging Markets*.

Baig, I. A., Alam, R., & Salam, M. A. (2021). Inter-sectoral linkages and economic growth in India: a multivariate cointegration approach. *J Food Agric Environ*, 19(2), 64-70.

4. The authors need to justify the results from previous study whether the conclusions are in the line or different from previous work.

5. The authors need to make the tables as per latest format.

In my view all sections of this paper explained well except a few points which are mentioned above. In nutshell, I would strongly recommend, this paper should be accepted for your journal after making a said correction.