

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

Mihaela Brîndușa Tudose¹

¹ Technical University of Iasi

Potential competing interests: No potential competing interests to declare.

It's an interesting article that addresses a current topic. In order to increase the quality of the paper and to attract the interest of the readers, the authors can consider the following recommendations:

1. The introduction needs to be developed to better capture the state of knowledge and to render the particular contexts of financial literacy analysis. At the same time, the purpose of the study and the methodology to be applied must be clearly specified in the introduction.
2. In the literature review, authors should have a more technical approach (by capturing details about the variables analyzed, analysis periods, and contexts analyzed by predecessors). Thus, the repetition of the ideas in the previous section is avoided.
3. In section 3 (Materials and method), basic details must be provided on the structure of the questionnaire (number and type of items), the method of transmission (physical or online) and the period in which it was applied. These details give credibility to the research.
4. Stereotypical formulations must be avoided (e.g.: "This value suggests that, on average ..."; "This indicates that ..."). Resumptions of ideas from one section to another must be avoided.
5. The description of the methods is technical and does not fit the topic of the debates (which makes some paragraphs more like course sections than with scientific research).
6. Equation 2 needs to be revised – to reflect the impact of the three variables (financial knowledge, financial skills and financial attitude).
7. The discussion of the results is brief and resumes the ideas from the previous section. Authors need to be more creative and make discussions that capture the reader's attention.
8. Authors must point out research limitations and future research directions.