

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

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Potential competing interests: No potential competing interests to declare.

In general the paper is good and the authors has written the manuscript with efforts but there are some weaknesses they should consider:

- The English needs a proofreading.
- The general format of the manuscript is messy and they should be reorganized and justified. moreover, the figures titles, tables titles and the sources should be stated clearly.

Introduction:

- The theoretical background is not clearly defined and the relation between the variables should be explained according to economic theory.

Analytical framework:

- The methodology should be clearly state and variables definition should be addressed.
- Before Applying ARDL test the lag length selection should be estimated.
- In table 1: **descriptive statistics**: the purpose of the estimation and explanation is required.
- the authors needs to check the models stability test using CUSUM and CUSUMSQ Test.

Interpretation of Results:

- The interpretation of the results is not clear enough.
- The a findings of this study should be compared to theory and literature and clearly state if they consist or not and explain the difference.

Conclusion

- It should be rewritten.
- Policy implications should be addressed.

