

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

Potential competing interests: No potential competing interests to declare.

The paper is very well written, and investigates the impacts of innovations in financial services delivery on the real gross domestic product (Real GDP) and real money demand in Nigeria. The study opines those financial innovations are effective for expansionary policy action on real GDP and a managed real money demand within a short-term policy framework. However, this study has some evident problems, my specific comments are as follows.

1 Would you specify the novelty of your job? What progress has been made compared with recent state-of-the-art similar research?

2 The literature review section should be improved. It should be dedicated to presenting a critical analysis of state-of-the-art related work to justify the study's objective. In addition, critical comments should be made on the results of the cited works.

3 Some sentences contain grammatical mistakes or are not complete sentences, such as, in page 1, 1 Introduction, "The plethora of studies suggest a" would be "suggests".

4 There is at least one spelling error in the manuscript, such as, in page 3, 3 Empirical Literature, "Okafor et al. (2017) empirical evideneee" would be "evidence".

5 Authors should compared their result to other studies.

6 Your manuscript needs careful editing and particular attention to English grammar, spelling, and sentence structure.