

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.

Dear authors, the study may have its own interest, although it is a rather overblown topic. Certainly, it can also be interesting because of the continent chosen, Africa, which is often not analysed.

In view of the potential it may have and the valid results, I would recommend some revisions. First of all, expand as suggested by others the supporting literature, but especially the methodology; the whole section on the construction of dependent and independent variables, as well as their reliability and validity as a measurement tool, is missing. It would also be interesting to distinguish companies in terms of size and assess how the three dimensions you have considered vary in weight. I recommend that you also supplement this part by including the questionnaire administered with supporting references to the scales you have chosen. As far as the discussions are concerned, I would go into greater detail and also extend the proposals for future research. I recommend you also look at this study: Ardito, L., Petruzzelli, A. M., Dezi, L., & Castellano, S. (2020). The influence of inbound open innovation on ambidexterity performance: does it pay to source knowledge from supply chain stakeholders?. *Journal of Business Research*, 119, 321-329, or Nevi, G. (2022). NFT–Non-Fungible Tokens: how react the consumers? An exploratory analysis for a future integrated acceptance model. In 21st International Marketing Trends Conference, Rome. Rome: Sapienza University of Rome.

For every doubt, feel free to write, and bravi for your papers. I truly wish you all the best for your paper because it is a very interesting topic and reflections!!