

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.

I find this article to be quite an interesting read. The paper addresses a very important topic in a time where financial services technology is on the increase among service providers.

Despite the strength and relevance of the paper. A major challenge is literature review. I am of the opinion that the authors need to use sources that are at least 10 years old. Unless in cases where the article is a seminal one. I recommend the following articles:

Qamruzzaman, M., & Jianguo, W. (2017). Financial innovation and economic growth in Bangladesh. *Financial Innovation*, 3(1), 1-24.

Maweje, J., & Lakuma, P. (2019). Macroeconomic effects of Mobile money: evidence from Uganda. *Financial innovation*, 5(1), 1-20.

Appietu, R. K., Dankwa, I. O., & Caesar, L. D. (2021). Exploring the nexus between microfinance activities and economic wellbeing at the grassroots: evidence from an emerging market economy. *Global Social Welfare*, 8, 337-349.