

## Review of: "Determinants of Internal Financing: Small and Medium Enterprises in Pakistan"

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Potential competing interests: No potential competing interests to declare.

This article is very interesting and topic and is about relatively attractive and long-termed discussed problems of internal financing of SMEs. This contribution has all the reqirements that are necessary for the scientific article, the literature review, the methodology, the data analysis and the results and conclusions. This article also bring the new scientific findings. I recommend for these reasons to accept this article for the publication.

Despise this positive standpoint I advise to the author the following adjustments to improve the quality of the article:

- 1. To fill in the abstract by the findings of this research.
- 2. To add some actual literature (after 2019) in the literature review.
- 3. To enhance the conclusion of the more precisely discussion.
- 4. To add some suggestion for the future research.

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