

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.

The article's title is fascinating. The writers made an effort to write a manuscript with a solid structure. There are fundamental and significant faults in the article's language, despite these great aspects. The following are the article's text's primary weaknesses:

The topic's importance should be highlighted in the introduction, and the contribution to the literature should be further addressed. For example, what methodological contribution has this study made?

The econometric model is not properly explained. It is not clear what was the reason for choosing the variables and no other variables. And why was the research area chosen between 2009 and 2019 ?

I found in the article, the description of the data, however, variables description should also be described why those particular variables were used. And also the source where the variables were taken following literature.

The theoretical framework should be discussed more in detail.

Figure 1 says the figure is of Nigeria. However Figure 2 does not include which country data is presented.

The estimated model must be justified considering the literature on this specific topic.

The results should be discussed more in detail.

Comparisons with previous studies are absent.

Further research should be indicated.

Limitations of the study are not provided.

The English needs a proofreading by a native speaker.

The editing does not follow the journal's guidelines.

The originality value of the study is limited.

This is a messy econometric exercise without a clear innovative intuition.

