

# 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 paper uses ARDL model with a lag of 3 for all the variables. The lag selection for the ARDL model needs to be justified. Also, CUSUM graphs need to be provided.

Also, thorough proof reading is required to get rid of typo errors.