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

Yustinus Budi Hermanto

Dear   Alberto Bedogni

Peer Review Team, Qeios

Determinants of Internal Financing: Small and Medium Enterprises in Pakistan

In the article, "***Determinants of Internal Financing: Small and Medium Enterprises in Pakistan***", I provided input on improving current literature references, clarity in writing, organization of the introduction and literature review, as well as presentation of results and conclusions. This study analyzes the impact of financial and operational indicators on internal financing in companies, with a focus on small and medium enterprises. These findings highlight the importance of factors such as total assets, fixed assets, intangible assets, and paid-in capital in determining internal financing.

Example questions:

What are the key areas of improvement suggested by the reviewers of the paper regarding the determinants of internal funding in Pakistan?

How does this research analyze the impact of financial and operational indicators on internal funding in companies?

What are the main findings of the study on factors influencing internal financing in small and medium enterprises in Pakistan?

Level of Originality : The level of originality of the article is not explicitly stated in the review citation provided. However, Reviewer [4] mentioned that this paper presents new information, indicating that there is some level of originality in the research. To accurately assess the level of originality, we need to review the article as a whole, including its methodology, data, and findings, to determine how it contributes new knowledge or insight to the field.

Pages: 62.63

Clarity : This article uses technical language and jargon that should be balanced with clear definitions or simplified explanations to make the content accessible to a wider audience [1]. In addition, grammatical revision and reference determination can improve reader understanding, such as revising "A fairly large amount" to "A large amount" [2] and using "the" before "World Bank" [3]. Clarity in expression can also be achieved by choosing more precise words, such as replacing "may be the cause" with "may cause" [4]. Additionally, ensuring correct punctuation, such as adding commas

where necessary, can significantly improve the readability of text [7]. It is also recommended that the abstract and introduction sections require a more structured presentation and an explicit statement regarding the research gaps and objectives [10].

Pages: 39,40,45,46,47,66,67

Data analysis and interpretation: Analysis and interpretation of data in a research paper should be done with careful attention to detail and thoroughness. It is important to present the results in a structured manner, following the standards observed in reputable academic journals [3]. This involves a comprehensive examination and evaluation of the results table to determine the statistical and economic acceptability of the hypothesis and see its implications for theory and practical applications [1].

When reporting key findings, it is important to report, discuss, and explain them carefully. The number of observations for each regression, for example, should be clearly listed in the results section to ensure transparency and reproducibility [5]. Additionally, all data should be reported with clear units of measurement to avoid confusion, such as specifying that, unless otherwise stated, all data is reported in thousands of rupees (PKR) [5].

The methodology section should explain the econometric model and data used more clearly and concisely. It is important to clarify whether the methodology, including econometric models, is derived from existing research or developed independently, and a strong reference to the motivation or justification for the choice of model is essential [4].

In addition, the interpretation of research results must be integrated with broader scientific discourse, by utilizing a wide selection of scientific sources. This ensures that the findings are contextualized within the existing body of knowledge and their significance is clearly understood [4].

In conclusion, data analysis and interpretation must be precise, well structured, and clearly communicated to effectively convey research findings and their broader implications [4].

Pages: 49,50,51,62,63,64

Accuracy of Results: The accuracy of the results of a research paper is very important for the credibility and reliability of the research. In the context of the paper under discussion, the reviewers have pointed out several areas that could potentially affect the accuracy of the results. For example, Dr. Ali Malik notes that the inclusion/exclusion criteria for variables in the model are unclear, which may affect the relationship of the variables to the main aim of the study and, consequently, the accuracy of the results [5]. Additionally, the interpretation and discussion of the results has been described as very limited, which may mean that the results may not have been analyzed or reported with the depth necessary to ensure accuracy [5].

Additionally, this paper recommended providing the number of observations for each regression in the results section, which is an important aspect of transparency and may affect the accuracy of the findings [5]. Without clear data reporting and methodology, the accuracy of the results can be questioned.

To ensure the accuracy of the results, the paper must follow strict methodological standards, provide a clear rationale for the choice of econometric model, and discuss the results thoroughly in the context of the existing literature and its practical implications [4] [5]. The paper should also be proofread to remove errors that could reduce the quality and accuracy of the reported results [6].

Pages: 51, 52, 60, 61, 70

Writing style : The writing style of this article should aim for clarity and precision to ensure that the content is accessible and understandable to a wide audience. Reviewers argue that this paper contains a high level of technical language and jargon, which may limit its readability to those well-versed in economic and financial terminology [6]. To overcome this, authors should attempt to explain technical concepts in simpler terms or provide a glossary of terms to aid understanding [6].

Additionally, the paper would benefit from clear subheadings that guide the reader through its sections, improving the overall structure and flow of the manuscript [6]. The use of images, graphs, or infographics is also recommended to represent data clearly and easily digestible [6]. Furthermore, the conclusion can be more concise, summarizing the main points in a sharper and more concise ending [6].

Proofreading is essential to eliminate errors in grammar, punctuation, and syntax, which can reduce the quality and readability of a paper [6]. Attention to detail in punctuation, such as adding commas where necessary, can significantly improve the readability of text [7]. Authors should also ensure that the introduction and subsequent sections of the paper are outlined methodically to increase scientific coherence and rigor [1].

In summary , the writing style must be clear, precise, and well-structured, paying attention to the use of language and presentation of data in order to communicate research findings effectively to the intended readers [1][6].

Pages: 47, 62, 63, 66, 67

Ethical Considerations : Ethical considerations in research cover a wide range of issues, including protection of human subjects, avoidance of plagiarism, appropriate handling of data, and disclosure of potential conflicts of interest. In the context of the paper under discussion, although the reviewers have not explicitly mentioned ethical considerations, these are fundamental aspects underlying the integrity and credibility of any scientific work.

Researchers must ensure that their methodology is transparent and that the process of data collection and analysis is carried out with the utmost respect for privacy and confidentiality [2]. In addition, when handling financial data or corporate information, it is very important to obtain the necessary permissions and handle sensitive information carefully to avoid confidentiality breaches or data misuse [3].

In addition, authors must diligently include credit for all sources and avoid all forms of plagiarism. This includes appropriate literature citations and acknowledgment of ideas or findings that influenced their work [4]. Any potential conflict of interest that could affect the objectivity of the research must be disclosed to maintain the trust of readers and

the research community [5].

In summary, ethical considerations are an important component of research that must be strictly adhered to to uphold standards of academic integrity and to contribute to the body of knowledge in an honest and responsible manner [1][2][3][4] [5].

Pages: 6,7,8,46,52,56,57,63,64

Reference : Ethical considerations in research are very important to ensure the integrity and credibility of the research. Although the reviewers have not explicitly mentioned ethical considerations, it is important to note that ethical practices must be embedded in every stage of the research process. This includes obtaining necessary permissions for data use, ensuring confidentiality and privacy in data handling, avoiding plagiarism by properly citing sources, and disclosing potential conflicts of interest [1][2][3][4][5]. These practices are not just a formality but are important to maintain the trust of the research community and the public in research findings.

Pages: 46,54,55,57,77

Language : The language used in the paper should aim for clarity and precision to ensure that the content is accessible and understandable to a wide audience. This paper contains a high level of technical language and jargon, which may limit readability for those versed in economic and financial terminology. To overcome this, authors should attempt to explain technical concepts in simpler terms or provide a glossary of terms to aid understanding [6]. Additionally, the paper would benefit from clear subheadings that guide the reader through its sections, improving the overall structure and flow of the manuscript [8]. Proofreading is essential to eliminate errors in grammar, punctuation, and syntax, which can reduce the quality and readability of a paper [6]. Attention to detail in punctuation, such as adding commas where necessary, can significantly improve the readability of text [7]. Authors should also ensure that the introduction and subsequent sections of the paper are outlined methodically to increase scientific coherence and rigor [1].

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Thank you and best regards,

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