

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.

Great work for but there is room for improvement. The claim that ETR is effective for an expansionary real GDP policy in the short run, while ATM is effective for a contractionary target in the short run, should be explained in more detail in the concluding remarks. It is necessary to state the limitations that lead to this conclusion. The constraints are, in most cases, a function of the number of variables and the number of explanatory variables. The authors claim that the Durbin-Watson statistic at 1.99 suggests no autocorrelation. A practical solution to reduce autocorrelation and heteroskedasticity in financial series would be to apply the natural logarithm (ln).