

# 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.

I have carefully reviewed the manuscript "Impacts of Innovations in Financial Services Delivery on the Macroeconomy in Nigeria ". The current manuscript is well written. Dear Author(s), I have read your paper thoroughly and enjoyed my reading. This paper can be accepted for publication after incorporating the following changes.

1. **Abstract:** The abstract of this study needs more clarity. Explain more about the research methods and analysis techniques used in this study. It also suggests you conclude and explain the implication of the study.
2. **Introduction:** The Introduction is well written. But it is insufficient to support the present study's background and objectives. Therefore, the Author suggested reading more previous work related to this paper to gain more knowledge. The introduction section needs major improvements. You have not explained the rationale and need for this research well. While it's an interesting topic, why the need? Please justify the study area—justifications on considering Nigeria country. Please also incorporate the period of the facts and figures, and graphs according to your study period.
3. **Research Contribution:** I did not find the novelty in this paper; kindly explain the novelty and the contributions of your study.
4. **Empirical Literature:** The literature review section needs to be strengthened. The literature section is an integral part of the paper. In this paper, the review of the literature section is very weak. Provide a systematic review instead of putting the individual review that takes up much space. There is a plethora of works on this topic, find out the rationale of this study. Find out the research gap. I suggest the Author investigate some papers:
  - i. Kihombo S, Ahmed Z, Chen S, Adebayo TS, Kirikkaleli D (2021) Linking financial development, economic growth, and ecological footprint: what is the role of technological innovation? *Environ Sci Pollut Res* 28(43):61235–61245
  - ii. Iqbal, A., Tang, X., Jahangir, S. et al. The dynamic nexus between air transport, technological innovation, FDI, and economic growth: evidence from BRICS-MT countries. *Environ Sci Pollut Res* 29, 68161–68178 (2022).  
<https://doi.org/10.1007/s11356-022-20633-z>
  - iii. Murad MW, Alam MM, Noman AHM, Ozturk I (2019) Dynamics of technological innovation, energy consumption, energy price and economic growth in Denmark. *Environ Prog Sustainable Energy* 38(1):22–29 5.
5. **Results:** The description of the statistical analysis is well explained, and well analysis the results.
6. **Conclusion:** This conclusion section also needs further explanation. I suggest you integrate it with the literature and results of the study. Write the policy implications of the paper. Please elaborate further.
7. **Write the policy implications of the paper. Write the limitation and scope for further research.**

