

Review Form 1.7

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_95213
Title of the Manuscript:	Financial Technologies and Financial Inclusion in Emerging Economies: Perspectives from Nigeria
Type of the Article	Manuscripts Review Comments

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<https://www.journalajebea.com/index.php/AJEBA/editorial-policy>)

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PART 1: Review Comments

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p>Compulsory REVISION comments</p> <p>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</p> <p>2. Is the title of the article suitable? (If not please suggest an alternative title)</p> <p>3. Is the abstract of the article comprehensive?</p> <p>4. Are subsections and structure of the manuscript appropriate?</p> <p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</p>	<p>Yes, But Its lack existing Knowledge to adopt.</p> <p>Yes, because its Problem to be identify</p> <p>Yes, because is the summary of the manuscript.</p> <p>No. The structural arrangement in chapter two is not appropriate</p> <p>No. The Author has to consult more existing knowledge based on the problem he (the author) want to solved.</p> <p>Yes. Well arranged.</p> <p>All the Graphs (Bar Chart) should be in Colour not Black & White</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>Yes. But some of the above comments should be observed.</p>	
<p>Optional/General comments</p>	<p>The recommendations/study implications should reflect the area of study(that is; it does not recommend Nigeria economy as the case study), I sincerely commend the author of the manuscript for adopting graphical illustration in explaining some of its fact in the manuscript. Some of the review comments; I observed in the process of reading through the manuscript are: The first step in conducting exploratory research is problem identification is very important, but some of the variables used in measuring financial technology is not well specified, while the author also fail in measuring financial inclusion. Some of the conclusive results in the manuscript are not valid, because of lack of existing knowledge on the manuscript topic. Formulating a hypothetical statement in manuscript is lacking, so let the author frame or come up with a solution to the problem he (the author) want to investigate. Actually; there are two main methods in carry out or conducting exploratory research, such as primary research methods and Secondary research methods, But reading through the manuscript, the author did not specify which of the above research method he (the Author) employed in its study Finally, I express my appreciation for a well written manuscript by the Author.</p>	

PART 2:

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p>Are there ethical issues in this manuscript?</p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

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