

**Review Form 1.7**

Journal Name:	<b>Journal of Economics, Management and Trade</b>
Manuscript Number:	<b>Ms_JEMT_115050</b>
Title of the Manuscript:	<b>Financial Inclusion and Technological Influence on SDG 4 - Quality Education Attainment in Africa: A case study of Gombe State.</b>
Type of the Article	<b>RESEARCH PAPER</b>

## Review Form 1.7

### 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><b>Compulsory</b> REVISION comments</p> <p>1. <b>Is the manuscript important for scientific community?</b> (Please write few sentences on this manuscript)</p> <p>2. <b>Is the title of the article suitable?</b> (If not please suggest an alternative title)</p> <p>3. <b>Is the abstract of the article comprehensive?</b></p> <p>4. <b>Are subsections and structure of the manuscript appropriate?</b></p> <p>5. <b>Do you think the manuscript is scientifically correct?</b></p> <p>6. <b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b></p> <p><b>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</b></p>	<p>The manuscript plays a vital role in the development of society as education serves as the foundation for a country's progress. (SDG 4 Quality Education)</p> <p>YES</p> <p>YES</p> <p>YES</p> <p>YES</p>	
<p><b>Minor</b> REVISION comments</p> <p>1. <b>Is language/English quality of the article suitable for scholarly communications?</b></p>	<p>YES</p>	
<p><b>Optional/General</b> comments</p>	<ul style="list-style-type: none"> <li>The investigator concentrated the relationship between financial inclusion, technological advancements, and the achievement of SDG 4 in Africa,</li> <li>The main objective of the study is to investigate the role of financial access, educational technology, and financial behavior in shaping attitudes towards education financing, with the overarching goal of understanding how these factors contribute to achieving Sustainable Development Goal 4 (SDG 4) on Quality Education</li> <li>In the study investigator quoted the UNESCO report (2009), in sub-Saharan Africa, 12 million females (compared to 7 million boys) would never go to school.</li> <li>Academic achievement in Africa has fallen to new lows. Students performed below the international average in both mathematics (62.6% on average) and reading (61.4%). This applies to a wide range of programmes, all the way through college and beyond.</li> <li>The investigator analyzed this study with 700 samples by using SEM model and the outcome is "R-squared value of 0.43 indicates that the three independent variables collectively explain 43% of the variance in Attitudes towards Education Financing (EF).</li> </ul>	

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	<p>While this suggests a moderate level of explanatory power, it also implies that there are other factors not accounted for in the model that influence individuals' attitudes towards education financing".</p> <ul style="list-style-type: none"><li>• The findings highlight the significance of addressing financial barriers to education, as evidenced by the positive relationship between access to financial services and attitudes towards education financing</li><li>• The Sustainable Development Goal 4 (SDG 4) on Quality Education is the need of the hour particularly in Africa. So I appreciate the investigator to study the precise topic in the current scenario.</li></ul>	
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**PART 2:**

	<b>Reviewer's comment</b>	<b>Author's comment</b> (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)
<b>Are there ethical issues in this manuscript?</b>	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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