

Review Form 1.7

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJSSSE_119389
Title of the Manuscript:	Digitalisation, Banking Stability and Nigeria's Economic Growth Trajectory
Type of the Article	

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>The study finds digital payments (a measure of digitalization) and financial deepening (bank access) do not promote growth in Nigeria, unlike bank stability and assets. Which seems a paradox with the theory of financial inclusion as well as digitalization. The study suggests Nigerian banks invest in digital transformation and infrastructure, expand credit access, and integrate the unbanked to improve digital maturity and financial deepening ultimately leading to economic growth.</p> <p>The title of the article is interesting however, the authors fail to incorporate the methodology and models used in detail.</p> <p>The abstract is comprehensive but the main body seems poorly implemented/written.</p> <p>The subsections and structure of the manuscript inappropriate, the manuscript needs more editorials and need to incorporate the model used, even though the author explained he adopted the model from [(Arsić, 2020; Gyürüsi, 2018; Kusairi et al., 2023; Mura and Donath, 2023; Solomon & van Klyton, 2020; Stroiko et al., 2021).]</p> <p>Regarding the references, the author used resent studies. However, there are resent studies in Nigeria on the same topic which I commented on the manuscript.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>The language should be improved.</p>	
<p>Optional/General comments</p>	<p>All in all, the author should clearly define the model, software used, previous studies that align with his findings as well as opposing his findings.</p> <p>Subsections should be written in the way to fit the table of contents. They seem a simple report.</p> <p>The author should write subsections like 3.2; 3.2 extra.</p> <p>Some references are not in the body as I commented on the main paper reference part.</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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