

Editor's Comment:

The author has made some improvements, but I consider them as insufficient. I still think that the relevance of the topic for Nigeria, as well as the selection of Canada as a benchmark, have not been addressed properly. Second, a minor expansion of the discussion section is not enough, the author's contribution to the literature remains unclear and not discussed properly in relation to the existing studies.

Editor's Details:

Dr. Vasilii Erokhin
School of Economics and Management, Harbin Engineering University, China