



SDI Review Form 1.6

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJ SSE_50422
Title of the Manuscript:	ELECTRONIC PAYMENT SYSTEM AND FINANCIAL DEEPENING IN NIGERIA: A EMPIRICAL FOCUS ON AUTOMATED TELLER MACHINE (ATM) 2009-2017.
Type of the Article	

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:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)

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)
Compulsory REVISION comments	<p>1. Inappropriate editing of the bibliographic references in the text of the study – please see the semantic role of the brackets in the following paragraphs: 38, 44, 65, 70, 109, 143, 150, 155, 161, 214, 216-217, 248, 305, 307, 310, 335, 345, 360, 381, 393, 404, 420, 430, 435.</p> <p>2. The bibliography is not updated with studies from 2017-2019;</p> <p>3. The existence of major disparities between: (a) the period under analysis – 2009/2017 – in the title of the article; (b) paragraphs 466, 472 and 529; (c) the table no. 1 (paragraph 549); (d) the most recent references dating back to 2016;</p> <p>4. It is necessary to correlate the “literature review” elements, because they unsparingly cover the paragraphs 38-162 and then Chapter 2. LITERATURE REVIEW.</p>	
Minor REVISION comments		
Optional/General comments		

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



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