



**SDI Review Form 1.6**

Journal Name:	<a href="#">South Asian Journal of Social Studies and Economics</a>
Manuscript Number:	<b>Ms_SAJ SSE_50422</b>
Title of the Manuscript:	<b>ELECTRONIC PAYMENT SYSTEM AND FINANCIAL DEEPENING IN NIGERIA: A EMPIRICAL FOCUS ON AUTOMATED TELLER MACHINE (ATM) 2009-2017.</b>
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)
<b>Compulsory</b> REVISION comments		
<b>Minor</b> REVISION comments		
<b>Optional/General</b> comments	Good study conducted by the authors. Paper may be accepted for the publication	

**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)
<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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