



SDI Review Form 1.6

Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	Ms_BJEMT_28359
Title of the Manuscript:	THE ROLE OF NON-BANK FINANCIAL INSTITUTIONS ON FINANCIAL INTERMEDIATION PROCESS IN NIGERIA (1992-2014)
Type of the Article	Original Research 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.

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PART 1: Review Comments

	Reviewer's comment	Author's comment <i>(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)</i>
<u>Compulsory</u> REVISION comments	This paper proposed a model by utilizing the data from 1992 to 2014 to examine the effect of non-bank financial institution on financial intermediation process in Nigeria. The results showed that it is only primary mortgage institutions activities that has significant effect on financial intermediation process. I suggest this paper can be accepted after Minor Revision. (a) In paragraph 1, "The unit root result indicate that" should be "The unit root result indicates that" and there are some other expression errors like this. Please check the whole paper and refine the language carefully. (b) There are some long sentences with multiple conjunctions in this paper, which makes them hard to understand by reader. I suggest the authors should check all of the long sentences throughout the manuscript. (c) In section two, the concept of non-bank financial institutions and others can be simplified to make key point more prominent. (d) In the Conclusion Section or Introduction Section, the innovation of this research should be stated more even in at least one single paragraph.	(a) This has been carefully corrected as you rightly pointed out. (b) We carefully corrected the long sentences with multiple conjunction in the manuscript. (c) We have addressed this defect as you suggested. (d) We added this in the conclusion section as you suggested.
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		