

Review Form 1.7

Journal Name:	Current Journal of Applied Science and Technology
Manuscript Number:	Ms_CJAST_103667
Title of the Manuscript:	From Laggards to Innovators: A Review of The Financial Services Industry
Type of the Article	Review 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:

(<https://www.journalcjast.com/index.php/CJAST/editorial-policy>)

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>1- This review paper delves into the topics of innovation adoption, marketing strategies, and consumer behavior in the context of the financial services industry. The focus is on turning laggards into innovators, recognizing the pivotal role of embracing innovation and cultivating a culture of change for sustainable growth. This highlights the importance of the study and its practical and scientific contribution.</p> <p>2- acceptable</p> <p>3- It is necessary to clarify the methodology used and the most important recommendations</p> <p>4- There must be clear discussions and methodology</p> <p>5- yes</p> <p>6- References are few. Suggest some references for you on the topic</p> <ul style="list-style-type: none"> - Megdadi, Y., Alghizzawi, M., Hammouri, M., Megdadi, Z., Haddad, R., & Ibrahim, E. (2023). The Impact of Electronic Sales Channels on Customers Response of Convenience Products Outlets Stores. <i>International Journal of Professional Business Review</i>, 8(6), e01379-e01379. - Alghizzawi, M., Al-ameer, A., Habes, M., & Attar, R. W. (2023). Social Media Marketing during COVID-19: Behaviors of Jordanian Users. <i>Studies in Media and Communication</i>, 11(3), 20-30. 	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>acceptable</p>	
<p>Optional/General comments</p>		

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PART 2:

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

Reviewer Details:

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