

Review Form 1.7

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_104198
Title of the Manuscript:	A study on the impact of digital financial inclusion on the performance of small and medium-sized enterprises under the impact of COVID-19
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. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

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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> <ol style="list-style-type: none"> 1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript) 2. Is the title of the article suitable? (If not please suggest an alternative title) 3. Is the abstract of the article comprehensive? 4. Are subsections and structure of the manuscript appropriate? 5. Do you think the manuscript is scientifically correct? 6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>The paper "A study on the impact of digital financial inclusion on the performance of small and medium-sized enterprises under the impact of COVID-19" is a very useful research that analyses and evaluates the digital financial impact on the performance of small and medium-sized enterprises generated by the COVID 19 pandemic in China.</p> <p>The paper is important for the scientific community, but also for practitioners because it helps to design directions of action in research and practice, in particular, regarding the impact of inclusive digital finance dynamics on the performance of small and medium-sized enterprises in China.</p> <p>I mention that the topic is of great importance because the research has shown that it offers many opportunities for growth, development and improvement of businesses, including the impact of the dynamics of inclusive digital finance on the performance of small and medium-sized enterprises in China.</p> <p>The title of the paper is appropriate to the research carried out because the paper details the aspects related to the impact of the dynamics of inclusive digital finance on the performance of small and medium-sized enterprises in China, respectively to improving the level of social employment and improving the general capacity for innovation and entrepreneurship.</p> <p>The abstract of the paper presents the important elements of the research carried out, which mainly concern the factors influencing the impact of inclusive digital finance dynamics on the performance of small and medium-sized enterprises in China, which has effects on changing the approach to classical finance.</p> <p>We value capacity analysis to identify and design a management strategy of effective use of how adaptation strategies influence the impact of inclusive digital finance dynamics on the performance of small and medium-sized enterprises in China.</p> <p>The overall objective of the research focused on an in-depth analysis that looked at the effects of inclusive digital finance dynamics on the performance of small and medium-sized enterprises in China.</p> <p>The research reveals the importance of analysing the factors influencing the dynamics of inclusive digital finance on the performance of small and medium-sized enterprises in China. Given these specific aspects, it is recommended to use modern systems, skills, innovative capabilities and management.</p> <p>The structure of the paper and its subsections are in a sequential sequence and lead to the presentation of research results.</p> <p>I appreciate that the research is based on risk behaviour, with the analysis of the dynamics of digital finance, including on the performance of small and medium-sized enterprises in China, which requires an appropriate approach from a scientific and practical point of view.</p> <p>The study was also based on a series of own analyses based on specialized literature, and during the scientific approach, the opinions of analysts, researchers, experts and professionals in the field were called upon and important approaches from the specific literature in the field, references and appropriate bibliographic sources were indicated.</p> <p>The research was based on appropriate methods of data collection and analysis.</p> <p>Therefore, the research carried out is important because it reveals that it contributes significantly to the field of knowledge through how the impact of inclusive digital finance dynamics on the performance of small and medium-sized enterprises in China, which affects the conduct of business in markets.</p> <p>We believe that it is important to have a risk behaviour, but also to analyse the impact of control and balance on the relationship between financing constraints and investment efficiency, especially in the study area, which must be properly analysed and which can contribute to the favourable evolution of transactions, especially to ensure the development of businesses and other industries.</p> <p>The results showed that the research undertook benefits policymakers by providing comprehensive insights into how the impact of inclusive digital finance dynamics on the performance of small and medium-sized enterprises in China.</p>	

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	<p>The proposed recommendation is that, taking into account the results of the study that provide valuable information for decision-makers to take measures, encourage appropriate adjustment and efficiency of spending to demonstrate that the classical financing mode needs to be reformed and adapted to new digital financing technologies, the use of artificial intelligence, which will better lead and target the allocated funds that will contribute to increasing confidence in decision-makers.</p> <p>The analysis of information obtained from different sources during the study shows that a number of solutions were identified that allowed to substantiate the conclusions.</p> <p>The conclusions drawn from the research carried out were summarised in order to make use of all available opportunities.</p> <p>At the same time, through this research, it contributes, both theoretically and practically, to identifying and designing solutions to discover the prevailing problems, necessary for decision-makers to support and intensify policies and solutions that help political and economic decision makers.</p> <p>These factors need to focus on promoting more research on identifying risks that can generate risk-taking behaviour, and that diminishes risk aversion that leads to using the information obtained to better understand user behaviours, needs, and preferences.</p>	
Minor REVISION comments		
1. Is language/English quality of the article suitable for scholarly communications?		
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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