

Review Form 1.7

Journal Name:	Asian Research Journal of Arts & Social Sciences
Manuscript Number:	Ms_ARJASS_109259
Title of the Manuscript:	DIGITAL TRANSFORMATION AND FINANCIAL INCLUSION OF SMALL AND MEDIUM ENTERPRISES IN KENYA
Type of the Article	Research paper

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>Yes it is</p> <p>Evaluating the nexus between digital transformation and financial inclusion – A fresh inside from Kenyan SME's.</p> <p>It is however should be more small</p> <p>Graphical part missing better to mention research framework diagram (better on page 7)</p> <p>Partially</p> <p>Yes it is; however some current reference are missing thus from 2023.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>Yes it is</p>	
<p>Optional/General comments</p>	<p>Please kindly include graphical part in the manuscript as it missing. As it will help to make strong foundation. Furthermore kindly make policy recommendation separate section in bullet points Better to mention financial intuitions numbers in Kenya You can also include financial development index from IMF website</p>	

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

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