

Review Form 1.7

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_110545
Title of the Manuscript:	The Growth of Mobile Payment Systems: An investigation on the adoption and use of digital wallets by Chinese Residents
Type of the Article	Original Research Article

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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> <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><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>This paper is important for the scientific community, especially for e-wallet application developers, and especially for the marketing team in making policies regarding the use of e-wallets in Chinese resident. The factors outlined in this study can be the basis for decision making. The results of this study can also be further studied for validity through further research.</p> <p>The title is good and in accordance with the objectives and results of the research</p> <p>It should be in the final paragraph of the abstract to convey the main point of the results of this study. Such as what indicators cause Chinese people to prefer e-wallets over cash payments and the risks or disadvantages of using e-wallets in other advantages.</p> <p>It's very suitable</p> <p>The terms of the research model, research methods, intended samples and data analysis used, they meet the criteria for quantitative research</p> <p>In developing countries, some companies, supermarkets, toll payments, using digital payment methods (e-wallets & e-money) aim to facilitate transactions because of concerns in cash transactions related to giving cash change. Another reason is to serve as a learning medium for vocational schools. (citation "development of e-wallet application DASIGU based teaching factory).</p> <p>In the researcher's introduction, when stating online payments via cellphone, they had to discuss a little about the differences between e-wallet and e-money so as not to give rise to the same perception.</p> <p>Why prefer the UTAUT model? So the reasons must be stated clearly. And why this research is more suitable to use the UTAUT model.</p> <p>A diagram should be made like an SEM research model based on reliable SPSS analysis and included factor loadings between endogenous variables and exogenous variables.</p> <p>Samples are taken based on what criteria? Is it random sampling or are there special criteria in selecting the sample to fill out the questionnaire?</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>The quality of the use of English grammar is sufficient and good</p>	
<p>Optional/General comments</p>	<p>In the sentence "<i>Penetration and use of digital wallets in China has reached more than 90% (China Internet Network Information Center, 2021)</i>" it should be possible to clearly convey data on digital wallet users using which digital wallet applications and what percentage in detail.</p> <p>In this sentence "<i>One of the important developments in this field is competition between mobile payment service providers and the emergence of new alternatives for electronic payments (Dahlberg et al., 2015)</i>" it should be conveyed what forms of competition between mobile payment service providers take place, for example cashback, discounts or others.</p> <p>In point 2.2, is there no research that states the reasons Chinese people use digital wallets or the risks experienced by digital wallet users?</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>	

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