

## Review Form 1.7

Journal Name:	<b>Journal of Engineering Research and Reports</b>
Manuscript Number:	<b>Ms_JERR_98138</b>
Title of the Manuscript:	<b>Engineering and Advancement of Digitization through Unified Payment Interface</b>
Type of the 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.journaljerr.com/index.php/JERR/editorial-policy> )

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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><b>Compulsory REVISION comments</b></p> <ol style="list-style-type: none"> <li><b>Is the manuscript important for scientific community?</b> (Please write few sentences on this manuscript)</li> <li><b>Is the title of the article suitable?</b> (If not please suggest an alternative title)</li> <li><b>Is the abstract of the article comprehensive?</b></li> <li><b>Are subsections and structure of the manuscript appropriate?</b></li> <li><b>Do you think the manuscript is scientifically correct?</b></li> <li><b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b></li> </ol> <p><b><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></b></p>	<ol style="list-style-type: none"> <li><b>Is the manuscript important for scientific community?</b> No</li> <li><b>Is the title of the article suitable?</b> No</li> <li><b>Is the abstract of the article comprehensive?</b> Yes</li> <li><b>Are subsections and structure of the manuscript appropriate?</b> No</li> <li><b>Do you think the manuscript is scientifically correct?</b> No</li> <li><b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b> To some extent</li> </ol> <p>The data collecting and results portions are brief and unappealing. The term "Unified Payments Interface (UPI)" has been utilized by the authors throughout the whole study article. utilized the "Unified Payment Interface (UPI)" in the past and has since solely utilized UPI. The paper's presentation is not enticing. There is simply a pie chart in the results section. I haven't displayed any data collecting throughout the entire study report. As I read the suggested study article, it referenced "engineering," yet the author had already engaged in such activities. The author must carefully edit his study report. The proposed research article is not suitable for publication at this time. I did not discover any novelty; the author only produced a study report in the form of a survey.</p> <ol style="list-style-type: none"> <li>The Indian UPI system's introduction has to be further investigated.</li> <li>With this study article, certain current references are requested.</li> <li>A thorough literature study is required.</li> <li>The main goal is stated in the study process. The suggested study article's approach to data collecting uses research technique, yet the author utterly overlooked it.</li> <li>The management and preparations for the proposed research are appalling. The author should have reviewed this research work again to make sure that all of the parts were organized logically and persuasively.</li> <li>Several subsections were skipped in the study approach. The author required research papers about surfing, so they helped him improve this one.</li> <li>By organizing it in an engaging way, author research may make the information fascinating.</li> <li>Every item of information has been kept as brief as possible; it now has to be expanded.</li> <li>There are several sentences that need to be eliminated since they keep repeating themselves.</li> <li>The data gathering procedure is not included in the Materials and Methods section.</li> <li>There is no mention of the amount of data that was gathered or the method used to turn it.</li> <li>There are grammatical errors everywhere, and they must be fixed.</li> <li>According to the journal, research papers are not maintained.</li> <li>Expanding the scope of the data gathered might add interest to a research article.</li> <li>The explanations for each portion of the methodology section were quite succinct. They have to proceed.</li> <li>More details should be kept for the results section. This section is brief.</li> <li>The author should examine some current reviews of similar research publications and make the necessary adjustments in his own paper.</li> <li>Create the outcome section taking the discussion section as a guide.</li> <li>There must be a full reinterpretation, and some claims must be expressed in clear terms rather than ambiguous ones.</li> <li>Sentences that don't fit the research have been used in a few paragraphs. Remove these and replace them with research-related sentences. Keep the paragraphs in order so that</li> </ol>	

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	<p>the reader can make adjustments because the order is disorganized as well.</p> <p>21. A summary of how the work advances the area from the current level of knowledge should have been included in the conclusion. In the conclusion section, the author should clearly justify the effort and, if relevant, mention any uses or extensions.</p> <p>22. When discussing the implications that may be made from this research paper work, for instance, there is no coherence between the abstract and the research paper's substance.</p> <p>23. The introduction is supposed to introduce the problem to be solved in this chapter. Are there any existing solutions? Which is the best? What are its main limitations? What does the author hope to achieve? Properly address them in the introduction.</p>	
<b>Minor</b> REVISION comments		
1. Is language/English quality of the article suitable for scholarly communications?	Need paraphrasing	
<b>Optional/General</b> comments	Major revision expected	

### **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>	

### **Reviewer Details:**

Name:	Shyam R. Sihare
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