

Review Form 1.7

Journal Name:	Journal of Engineering Research and Reports
Manuscript Number:	Ms_JERR_98138
Title of the Manuscript:	Engineering and Advancement of Digitization through Unified Payment Interface
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>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. The advantage of this review article is the way of narration, which allows the reader to recognize the credibility of the interpretation of the presented theories, facts, concepts, argumentations, and effects of project level strategies on performance of construction projects.</p> <p>Yes In the abstract not indicated the main aim of this work.</p> <p>Yes Yes</p> <p>Advantage of the work is the use of impressive literature on the subject and sources. There are important in the scientific world: monographs and studies as well as articles printed in scientific journals. There are also theoretical works, based on which the Author create own approach.</p> <p>Author underline and I agree with this that UPI is a great step in right direction and its is set to become an efficient alternative to mobile wallets and make cashless payments faster, easier and smoother for millions of people in India. The QR code scan feature facilitates payment for online as well as offline purchases. All transactions are possible through this one app, as all your accounts can be linked to a single window, No need to carry wads of cash, run to ATMs, or struggle to render exact amount, Collect Payment service has made it easier to ask for payments, Hoarding of cash will reduce in system which will lead to economic boom, Indians' usually prefer using mobile for all purpose compared to computer which exponentially will help in increase of digitization, Government initiative of opening WIFI centers around common places will lead a boom of new internet user base which will eventually cater towards digitization process. Some limitations are, Access to mobile phone or internet at home.</p> <p>Money can be transferred through Only through Smartphone, Cash is anonymous - Anonymity Unlike electronic money, cash does not leave a digital trace. Even though banks and governments favour this traceability, the aspect of anonymity is highly valued by consumers when making ordinary day-to-day purchases, Cash is contingency and fall-back solution: Safe Haven Building on the aspects of availability and reliability, another attribute of cash is its ability to function as a Contingency or Safe Haven in case of a crisis. Not only national banks and governments but also consumers on an individual level rely on cash in case of crises.</p> <p>This could vary from a banking crisis or a power outage at a convenience store to the uncertainty of being able to pay electronically. In these situations, consumers resort to cash payments to finalise their purchase, Paying in an online environment Changing the way it can transact from face-to-face to remote also impacts the way to pay for these services. In many instances, the common assumption is that cash is not the ideal payment instrument for these remote purchases. Even though this holds true for some countries and regions across the world, this is not the case in all countries, Need of having bank account.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	Yes	
<p>Optional/General comments</p>	No 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?	(If yes, Kindly please write down the ethical issues here in details)	

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