

Review Form 1.7

Journal Name:	Journal of Engineering Research and Reports
Manuscript Number:	Ms_JERR_111791
Title of the Manuscript:	Mobile Payment Applications in Countries with Low Financial Inclusion: A Multi-stakeholder Perspective Review
Type of the Article	

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. Examining mobile payment applications in low financial inclusion regions is crucial today, offering insights into how technology can empower underserved communities, foster economic growth, and necessitate collaborative efforts among governments, financial institutions, and tech providers.</p> <p>Yes.</p> <p>Yes.</p> <p>Revision is required as the numbering of the sections are wrong. After 1, 3 is written.</p> <p>Methodology section needs to be improvised. It is a review paper so which technique you have used to find or select the papers or which papers you excluded. This section is to re-written again and in detail also.</p> <p>Yes. Latest studies have been included. Try to include more reliable papers from scopusorABDC indexed journals.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>Yes. It is simple and easy to read.</p>	
<p>Optional/General comments</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>	

Reviewer Details:

Name:	Anupreet Kaur Mokha
Department, University & Country	SGTB Khalsa College, University of Delhi, India