

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	Research Article

PART 1: Review Comments

	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>
<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>This article has been able to contribute to scientific development and policy making, especially in developing countries.</p> <p>The title explains the content of the manuscript.</p> <p>The abstract explains it comprehensively.</p> <p>The subsections and structure are in accordance with scientific writing rules.</p> <p>The manuscript has been written according to scientific writing. However, it is necessary to add relationship mapping between reviewed articles to produce important factors for the use of mobile financial applications in developing countries.</p> <p>References are sufficient to compile this manuscript.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>The article has been written in good English.</p>	
<p>Optional/General comments</p>	<p>This article has been well written according to the rules of scientific writing in explaining the application of mobile financial applications in developing countries. However, in the explanation it is necessary to group and map the relationships between the articles reviewed to contribute to the dominant factors influencing the use of mobile financial applications in developing countries.</p>	

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>
<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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