

**Review Form 1.7**

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

**PART 1: Review Comments**

|   | <b>Reviewer's comment</b>  | <b>Author's comment</b> (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</b> REVISION comments</p> <ol style="list-style-type: none"> <li><b>Is the manuscript important for scientific community?</b><br/>(Please write few sentences on this manuscript)</li> <li><b>Is the title of the article suitable?</b><br/>(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><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p> | <ol style="list-style-type: none"> <li><b>Yes, it is indeed contributed for scientific and research community.</b></li> <li><b>Yes. It is.</b></li> <li><b>Need to add more detail at "methodology part".</b></li> <li><b>Yes, it is appropriate.</b></li> <li><b>Yes, correct.</b></li> <li><b>Yes, no issue about it.</b></li> </ol> |  |
| <p><b>Minor</b> REVISION comments</p> <ol style="list-style-type: none"> <li><b>Is language/English quality of the article suitable for scholarly communications?</b></li> </ol>  | <p>Need comprehensive proofreading by the professional. Some grammatical error and jargon (word) may not applicable or understandable.</p>   |  |
| <p><b>Optional/General</b> comments</p>   |  |  |

**PART 2:**

|  | <b>Reviewer's comment</b>   | <b>Author's comment</b> (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) |
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| <p><b>Are there ethical issues in this manuscript?</b></p> | <p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p> |  |

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**Reviewer Details:**

|                                  |   |
|----------------------------------|---|
| Name:                            | <b>Mohd Remie Bin Mohd Johan</b>  |
| Department, University & Country | <b>Tunku Abdul Rahman University of Management and Technology, Malaysia</b> |