

Review Form 1.7

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_116193
Title of the Manuscript:	Revitalization of rural empowered by digital inclusion of finance in Tanzania
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.journaljemt.com/index.php/JEMT/editorial-policy>)

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)
Compulsory REVISION comments		
1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)	<p>The manuscript titled "Revitalization of Rural Areas Empowered by Digital Inclusion of Finance in Tanzania" addresses a significant and timely issue— the role of digital financial services in enhancing rural economic development. The topic is undoubtedly relevant and holds considerable importance for the scientific community, especially within the fields of economic development, digital finance, and regional studies.</p> <p>Major Contributions:</p> <ol style="list-style-type: none"> 1. Relevance to Current Issues: The manuscript taps into the critical discourse on financial inclusion, a pivotal area in economic development strategies, particularly in developing countries like Tanzania. 2. Integration of Digital Finance and Rural Development: By focusing on digital finance's role in rural revitalization, the paper bridges a gap between technology and socioeconomic development, offering insights that could guide policy and practical implementations. <p>Suggestions for Improvement:</p> <ol style="list-style-type: none"> 1. Theoretical Framework: The manuscript would benefit from a stronger theoretical grounding. Incorporating established theories on financial inclusion and rural development could provide a more robust analytical lens. 2. Empirical Evidence: While the manuscript discusses the impact of digital financial inclusion extensively, it could be strengthened by more empirical data. Detailed case studies or quantitative data analyses would substantiate the claims made. 3. Comparative Analysis: A comparative analysis with other regions or countries that have undergone similar digital transformations could offer richer insights and a broader perspective on the applicability of the findings. <p>The manuscript contributes to an essential discourse on digital financial inclusion in Tanzania, with significant implications for rural development. Enhancing the paper with empirical evidence, theoretical depth, and comparative analyses could make it an invaluable resource for academics, policymakers, and practitioners interested in the intersection of technology and socioeconomic development. The inclusion of broader, recent literature and data would also help in painting a more comprehensive picture of the digital financial landscape and its impacts in Tanzania.</p>	
2. Is the title of the article suitable? (If not please suggest an alternative title)	<p>The title of the article, "Revitalization of Rural Areas Empowered by Digital Inclusion of Finance in Tanzania," is generally suitable as it clearly conveys the core focus and geographical context of the study. It effectively highlights the main themes—rural revitalization and digital financial inclusion—</p>	

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	<p>making it apparent to potential readers what the manuscript addresses. This clarity is crucial for attracting the interest of those particularly involved in the studies of digital finance, economic development, and regional focus on Tanzania or similar contexts.</p> <p>Points of Strength:</p> <ol style="list-style-type: none"> 1. Specificity: The title specifies the geographical focus (Tanzania), which is beneficial for readers interested in regional studies and for contextual relevance in research citations. 2. Integration of Key Concepts: It combines the critical elements of the study—digital finance and rural revitalization—thereby promising a comprehensive exploration of these interconnected themes. <p>Recommendations for Improvement:</p> <p>While the title is effective, there are a couple of modifications that could potentially increase its impact and clarity:</p> <ol style="list-style-type: none"> 1. Brevity and Impact: The title could be made more concise and impactful. A shorter title might be more memorable and more engaging for readers. For example, "Digital Finance and Rural Revitalization in Tanzania" captures the same essence with fewer words. 2. Inclusion of Methodology or Specific Aspect of Digital Finance: If the manuscript focuses on a particular aspect of digital finance (like mobile banking, microfinance, etc.) or employs a unique methodology (like a case study or survey analysis), including this in the title could attract a more targeted readership. For instance, "Impact of Mobile Banking on Rural Revitalization in Tanzania" would specify the type of digital finance studied. <p>Overall, the current title is adequately formulated to represent the article's content and scope effectively. However, slight refinements could enhance its appeal and precision, potentially broadening its reach and impact within the relevant academic and professional communities.</p>	
<p>3. Is the abstract of the article comprehensive?</p>	<p>The abstract provided for the article "Revitalization of Rural Areas Empowered by Digital Inclusion of Finance in Tanzania" presents a clear overview of the study's objectives, methodology, and conclusions. It also identifies the broader implications and recommendations, which are crucial elements in a well-rounded abstract. Here's a detailed evaluation:</p> <p>Strengths:</p> <ol style="list-style-type: none"> 1. Clarity of Purpose: The abstract clearly states the aim of the paper—analyzing the impact of digital financial inclusion on rural revitalization in Tanzania. 2. Methodological Insight: It mentions the use of a time series model to empirically investigate the relationship between digital finance and rural revitalization, which is important for readers to understand the analytical approach taken. 3. Policy Implications and Recommendations: The abstract effectively concludes with practical recommendations for enhancing digital infrastructure and financial services in rural areas, which is valuable for policy-makers and stakeholders. <p>Areas for Improvement:</p> <ol style="list-style-type: none"> 1. Specificity and Detail: While the abstract mentions the use of national level data and a time series model, it could be enhanced by providing more specific details about the data (such as the time frame covered) and a brief insight into the findings from the empirical analysis. 2. Grammar and Clarity: There are a few grammatical issues and awkward phrasings ("digital inclusive of finance" could be streamlined to "digital financial inclusion") that could be refined to improve readability and professionalism. 3. Addressing Limitations: The mention of limitations is good practice, but the abstract should briefly suggest how future research could overcome these challenges. It also slightly overshadows the findings by ending on the note of data unavailability. <p>Overall, the abstract does a commendable job of summarizing the study's scope, methodology, and broader relevance. However, making it more concise, correcting grammatical inaccuracies, and slightly reordering the content to end on the impact or positive findings rather than the limitations would make it more compelling and effective. Such improvements would enhance the readability and appeal of the abstract, ensuring it accurately reflects the quality and depth of the research.</p>	
<p>4. Are subsections and structure of the manuscript appropriate?</p>	<p>1. Relevance and Clarity of the Introduction:</p> <p>The introduction of the manuscript sets a compelling context by emphasizing the importance of digital technology in rural economic development, particularly in Tanzania. It effectively outlines the primary challenges and objectives surrounding financial inclusion through digital means. However, it could benefit from a clearer statement of the research question and the specific goals of the study. Including a brief overview of the methodology could also enhance the introduction by providing readers with a clearer roadmap of the research.</p>	

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	<p>2. Structure and Content of the Literature Review: The literature review is comprehensive and provides a solid foundation for understanding the current state of knowledge in the fields of rural revitalization and digital finance inclusion. The sub-sections are well-organized, each focusing on specific areas of prior research, which helps in building a case for the study. Nonetheless, the connections between cited studies and the current research could be stronger. It would be beneficial to more explicitly articulate how this manuscript's approach will address gaps in the existing literature or build upon previous findings.</p> <p>3. Empirical Review and Data Presentation: The empirical review is informative and provides critical insights into Tanzania's efforts toward digital financial services and their impact on rural revitalization. The use of figures (Figure 1 and Figure 2) to illustrate trends in financial inclusion and service usage is particularly effective. However, the narrative sometimes jumps between topics, which might confuse readers. Streamlining this section to ensure a logical flow of information and adding a brief explanation of the methodologies used in obtaining these empirical data would enhance the section's clarity and credibility.</p> <p>4. Theoretical Framework and Hypothesis Development: The section on the theoretical mechanism and hypothesis development is a key strength of the manuscript. It links theoretical perspectives with practical implications and lays out clear hypotheses. However, the hypotheses themselves seem to contain a contradiction (H1a and H1b), which might be a typographical error or requires further clarification. Ensuring that these hypotheses are logically consistent and clearly derived from the literature review would strengthen the manuscript's theoretical grounding.</p> <p>5. Methodological Approach: The manuscript lacks a dedicated section on methodology, which is a significant omission. Detailing the research design, data collection methods, and analytical techniques would be crucial for assessing the reliability and validity of the findings. Including such a section would significantly enhance the manuscript's rigor.</p> <p>6. Conclusion and Recommendations: The conclusion effectively summarizes the findings and emphasizes the potential of digital financial inclusion to support rural revitalization in Tanzania. However, it would benefit from a more detailed discussion on the limitations of the study and suggestions for future research. Additionally, more specific policy recommendations tailored to stakeholders in Tanzania's digital finance landscape could make the conclusions more impactful for practical implementation.</p> <p>7. Overall Assessment: The manuscript offers valuable insights into the intersection of digital finance and rural development in Tanzania, a topic of significant academic and practical importance. With improvements in the clarity of its research objectives, a detailed methodology section, and more precise linkage between literature and hypotheses, the manuscript could make a substantial contribution to both theory and practice in the field of economic development.</p>	
<p>5. Do you think the manuscript is scientifically correct?</p>	<p>Based on the review of the provided sections and themes of the manuscript "Revitalization of Rural Empowered by Digital Inclusion of Finance in Tanzania," several aspects indicate that it is scientifically correct in terms of the thematic content and relevance.</p> <p>While the manuscript is largely scientifically correct in its approach and use of literature and data, enhancing certain aspects like methodology, hypothesis clarity, and detailed data analysis would make it more scientifically robust. These improvements would ensure that the findings are not only relevant but also methodologically sound and replicable, which are critical criteria for scientific studies.</p>	
<p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>The references provided in the document are extensive and cover a broad spectrum of topics related to financial inclusion, digital finance, and socioeconomic developments in both urban and rural settings. The range of publications from reputable journals, organizational reports, and global financial institutions indicates a solid effort to substantiate the research with a variety of authoritative sources. The inclusion of recent studies and data, particularly those published in the last few years, supports the relevance and currency of the reference material.</p> <p>However, there are a few considerations for enhancing the reference list:</p> <p>1. Geographical Diversity: The majority of the studies focus on China and Tanzania. While this provides depth in these specific contexts, including studies from other countries undergoing similar digital financial transformations could enrich comparative analysis and broaden the applicability of the findings.</p>	

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	<p>2. Theoretical Underpinnings: The reference list is robust in empirical studies but could benefit from more theoretical works or seminal papers in the field of financial inclusion and digital finance. This would provide a stronger framework and deepen the theoretical grounding of the research.</p> <p>3. Interdisciplinary Approaches: Given the multifaceted nature of financial inclusion, which intersects with economics, technology, social policy, and development studies, adding references from interdisciplinary journals could provide more comprehensive insights into the complexities of digital financial inclusion.</p> <p>4. Methodological Diversity: Most references appear to be quantitative. Including studies employing qualitative or mixed methods could provide deeper insights into the human-centered aspects of financial inclusion, such as user behavior, perceptions, and the social impact of digital financial services.</p> <p>5. Updates on Key Reports: Some key reports and frameworks mentioned (e.g., from The World Bank, GSMA) could be updated or supplemented with the latest editions or follow-up studies to ensure the most current data and insights are being utilized.</p> <p>Suggested additions to the reference list could include:</p> <p>To enhance the manuscript's depth and breadth, consideration of additional scholarly works could be beneficial. References to recent studies from key journals in digital finance and economic development, available in databases like Scopus and Web of Science, would enrich the academic rigor. For instance:</p> <ul style="list-style-type: none">- Studies on Digital Financial Services' Impact on Microeconomic Indicators: Articles that provide a microeconomic perspective on how digital financial services influence income levels, savings rates, or investment behaviors in rural communities.- Comparative Studies from Other Developing Countries: Insights from similar economies exploring the intersection of technology and rural development could provide comparative angles and validate the Tanzanian experience in a global context. <p>Overall, the current references are sufficient for foundational insights and empirical evidence but could be strengthened with the inclusion of theoretical, interdisciplinary, and methodologically diverse sources.</p>	
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<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>The language and English quality of the article "Revitalization of Rural Empowered by Digital Inclusion of Finance in Tanzania," seems generally suitable for scholarly communication, with structured sentences and relevant technical vocabulary. However, there are areas where the language could be improved to reach the high standard typically expected in scholarly publications. Here are some specific areas to consider:</p> <ol style="list-style-type: none"> 1. Clarity and Conciseness: Some sentences are lengthy and complex, which could potentially confuse readers. Scholarly writing benefits from clarity and conciseness, ensuring that complex ideas are communicated effectively without unnecessary complexity. 2. Consistency and Precision: There are instances where the terminology and phraseology could be made more consistent. For example, terms like "digital financial inclusion," "digital inclusion of finance," and similar variations appear throughout the text. Choosing one term and sticking to it can help maintain clarity and consistency. 3. Grammar and Syntax: While the general grammar is correct, there are minor issues with syntax that could be polished. For example, ensuring subject-verb agreement and the correct use of articles would refine the text further. 4. Technical Jargon and Accessibility: The manuscript uses appropriate technical jargon, which is expected in scholarly articles. However, it should also ensure that it remains accessible to readers who might not be specialists in this specific area but are still part of the broader academic community. 5. Proofreading: It would be beneficial to conduct thorough proofreading to catch and correct typographical errors, misused words, and other minor errors that can detract from the professionalism of the manuscript. 6. Structural Flow: Ensuring that each section logically flows into the next and that the entire paper is cohesive is crucial. Transitions between sections and paragraphs could be strengthened to guide the reader smoothly through the arguments and findings. <p>In summary, while the English quality of the manuscript is largely suitable for scholarly communication, it would benefit from targeted improvements in clarity, conciseness, consistency, and proofreading. Enhancing these aspects would align the manuscript more closely with the high standards expected in academic publishing, potentially increasing its impact and readability.</p>	
<p>Optional/General comments</p>	<p>Based on the review of the manuscript "Revitalization of Rural Empowered by Digital Inclusion of Finance in Tanzania," it can be concluded that the document holds significant potential and importance for studying the impact of digital inclusion in finance on rural revitalization in Tanzania. The text demonstrates a deep understanding of the topic and analyzes a number of important aspects that affect the economic development of rural areas through digital financial services. Considering the remarks provided, the manuscript is recommended for publication.</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:

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