

**Review Form 3**

Journal Name:	<b>Journal of Scientific Research and Reports</b>
Manuscript Number:	<b>Ms_JSRR_122435</b>
Title of the Manuscript:	<b>CHALLENGES IN FINTECH ADOPTION AMONG MEMBERS OF FARMER PRODUCER ORGANISATIONS - AN ANALYSIS</b>
Type of the Article	

**Review Form 3**

**PART 1: Review Comments**

<b>Compulsory</b> REVISION comments	<b>Reviewer's comment</b>	<b>Author's Feedback</b> (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p><b>Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.</b></p>		
<p><b>Is the title of the article suitable? (If not please suggest an alternative title)</b></p>		
<p><b>Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.</b></p>		
<p><b>Are subsections and structure of the manuscript appropriate?</b></p>		
<p><b>Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.</b></p>		
<p><b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b></p>		
<p>Minor REVISION comments</p> <p><b>Is the language/English quality of the article suitable for scholarly communications?</b></p>		
<p><b>Optional/General</b> comments</p>	<p>1 The article was first run in Quillbot AI Detector to see if any content is copied from AI. The result shows the following:</p> <ul style="list-style-type: none"> <li>• AI Generated data is 87 percent</li> <li>• AI Generated and refined is 5 percent</li> <li>• Human written is 8 percent</li> </ul> <p>I think your Journal does not accept the articles that are copied from AI.</p> <p>2. The study does not reveal the names of the Farmer Producer Organizations that are important in the study.</p> <p>3. The study does not describe how the total score has been obtained</p> <p>4. The article does not provide any information of FPOs and their products or crops they are dealing with and how many members are present. Basic information about the FPOs is missing.</p> <p>5. The author should work again to make the article AI free.</p>	

**Review Form 3**

**PART 2:**

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

**Reviewer Details:**

Name:	<b>Arifa Sultana</b>
Department, University & Country	<b>D Y Patil Institute of Management Studies, India</b>