

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_123599
Title of the Manuscript:	The Influence of Product Innovation and Service Innovation on Interest in BMT Sarana Wiraswasta Muslim through Trust as an Intervening Variable
Type of the Article	Research Article

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<p>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.</p>	<p>I appreciate this manuscript for its clear focus on the interplay between product innovation, service innovation, and trust within the context of BMT Sarana Wiraswasta Muslim. The quantitative approach provides robust data that supports the findings, making the conclusions more credible and actionable for practitioners in the field of Islamic finance. Additionally, the emphasis on trust as a mediating factor adds a valuable dimension to the research, highlighting its critical role in fostering member interest. However, the manuscript could be improved by incorporating a more comprehensive literature review and discussing practical implications in greater detail, which would enhance its relevance and applicability to real-world scenarios</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>Yes</p>	
<p>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.</p>	<p>The abstract of the article provides a clear overview of the study's aims, focusing on the influence of product and service innovation on interest in BMT Sarana Wiraswasta Muslim, with trust as an intervening variable. However, it could be enhanced by including a brief mention of the methodology used, such as the sample size and data collection method, to give readers a better understanding of the research context. Additionally, summarizing key findings and conclusions in the abstract would provide a more comprehensive snapshot of the study's contributions.</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>Yes</p>	
<p>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.</p>	<p>This manuscript demonstrates scientific robustness and technical soundness through its rigorous quantitative methodology and thorough data analysis. The use of a well-defined sample size of 100 traders, combined with purposive sampling, ensures that the findings are relevant to the target population. The application of statistical tools such as SmartPLS for hypothesis testing and model validation adds credibility to the results, allowing for a clear interpretation of the relationships between product innovation, service innovation, trust, and interest. Furthermore, the manuscript adheres to established research protocols, including validity and reliability testing, which strengthens the overall integrity of the study and its conclusions.</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p>	<p>The references in the manuscript appear to be a mix of recent and relevant sources, which is essential for grounding the study in current research.</p>	

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<p><u>Minor REVISION</u> comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>The language and English quality of the article are generally suitable for scholarly communication, as it conveys the research objectives, methodology, and findings clearly. The use of technical terms relevant to the field of Islamic finance and quantitative research is appropriate, and the overall structure of the manuscript follows a logical flow.</p> <p>However, there may be areas where the language could be refined for clarity and conciseness. For instance, some sentences could be simplified to enhance readability, and the use of jargon should be balanced with explanations to ensure accessibility for a broader audience. Additionally, proofreading for grammatical accuracy and consistency in terminology would further improve the manuscript's quality.</p> <p>Overall, while the language is adequate, minor revisions could enhance its scholarly tone and ensure that it meets the high standards expected in academic publications.</p>	
<p><u>Optional/General</u> 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>	

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