

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	

General guidelines for the 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 guidelines for the Peer Review process, reviewers are requested to visit this link:

<https://r1.reviewerhub.org/general-editorial-policy/>

Important Policies Regarding Peer Review

Peer review Comments Approval Policy: <https://r1.reviewerhub.org/peer-review-comments-approval-policy/>

Benefits for Reviewers: <https://r1.reviewerhub.org/benefits-for-reviewers>

Review Form 3

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>
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.	This manuscript is very important to the scientific community as it confirms the findings of other researchers and it also adding to the board of knowledge the issue of product innovation and service innovation. These innovations are essential as service users needs to keep abreast with the volatile world where technology is at the centre of our daily lives and organisations should not be static but must move with speed to find new ways of doing business and to maintain or rather grow their businesses and gain more members using their services and products.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes, the article is very suitable.	
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.	The abstract is fine, but the author/s must avert using abbreviations on the title and in the abstract as well, e.g the use of BMT	
Are subsections and structure of the manuscript appropriate?	The subsection and structure of the manuscript are appropriate, but the author/s should ensure that the format is sorted out as I have indicated where proper formatting is needed in the manuscript.	
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.	The manuscript is scientifically robust and technically sound, as the author/s have worked hard and put considerable effort to ensure that the manuscript added knowledge and confirmed other findings obtained by other researchers. This shows that the validity and reliability of the study tools, design and analysis is replicable in other settings. However, I have questioned the author/s' margin of error of 10% in the calculations, which I believe is too high and may raise some questions as well because an acceptable margin of error is between 4% and 8%.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. -	The references are sufficient and recent. However, I have made a comment on the way the author/s used <i>et al</i> when using the reference for the first time, academically, when you are referencing 3 or more authors for the first time, you mention all their surnames and then when you referencing them again that's when you can mention one author and then use et al.	
<u>Minor</u> REVISION comments		
Is the language/English quality of the article suitable for scholarly communications?	Yes, the English quality is suitable for scholarly communication.	
<u>Optional/General</u> comments		

Review Form 3

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

Reviewer Details:

Name:	Shepherd Mutangabende
Department, University & Country	University of Fort Hare, South Africa