

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_128610
Title of the Manuscript:	Factors influencing E-payment adoption and its effect on consumer buying behaviour in Bhutan.
Type of the Article	Original Research 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>

PART 1: Review Comments

<u>Compulsory</u> 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 few sentences regarding the importance this manuscript for scientific community. Why do you like (or dislike) this manuscript? Minimum 3-4 sentences may be required for this part.	-“ Factors influencing E-payment adoption and its effect on consumer buying behaviour in Bhutan.” –this topic is very innovative and important for the scientific community.	
Is the title of the article suitable? (If not please suggest an alternative title)	-The title of the journal paper is also suitable for the innovative perspective of the modern era. The conducted research proved the significant interdependence of knowledge factors and the organizational leadership actions of Factors influencing E-payment adoption and its effect on consumer buying behaviour in Bhutan.	
Is the abstract of the article comprehensive? Do you suggest addition (or deletion) of some points in this section? Please write your suggestions here.	-The abstract of the article is comprehensive but not perfectly organized. But need some grammatical correction.	
Are subsections and structure of the manuscript appropriate?	-The subsections and structure of the manuscript are appropriate and perfectly organized.	
Please write few sentences regarding the scientific correctness of this manuscript. Why do think that this manuscript is scientifically robust and technically sound? Minimum 3-4 sentences may be required for this part.	-I think this journal is scientifically correct. This study uses profitability variables as intervening variables in testing the effect of asset growth and systematic risk on company value. Explain and Justify the research methodology.	
Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.	-The number of references is 63, sufficient for any journal paper. Please add some more references if required. Please reshape the full reference for any academic journal before final submission.	

Review Form 3

<p>Minor REVISION comments Is language/English quality of the article suitable for scholarly communications?</p>	<p>-Need to check grammatical and sentence structure before the final submission</p>	
<p>Optional/General comments</p>	<p>-The summary of all findings, results and conclusions are not clear enough for submitting this paper. Please rewrite before the final submission. -Add a section named Summary of all findings if possible. If not explain and justify -What is the findings from all literature reviews? Explain and Justify. - Please write the keywords. If not, justify. Keywords should be five to seven words. Keywords: E-payment; consumer buying behaviour; TAM model; Bhutan.</p> <ul style="list-style-type: none"> • Abstract should be 150 -200 words. Explain and Justify. • What is the scholar's methods? Explain the sample method. A structured questionnaire was distributed to 399 e-payment users chosen by proportionate sampling. Data were evaluated using reliability and validity tests, regression analysis, and the variance inflation factor (VIF) to investigate the links between factors of ease of use, perceived usefulness, trust, security, and social influences. Explain and Justify the sample method. • This study uses which method for data analysis. Explain and Justify. • E-payment acceptance in Bhutan is influenced by ease of use, security, and social influences, but trust is a hurdle. These findings emphasize the importance of increased security measures and trust-building initiatives to increase adoption and reduce impulsive buying behaviours. Explain and Justify. 	

PART 2:

	<p>Reviewer's comment</p>	<p>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>
<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:

<p>Name:</p>	<p>Albina Amin</p>
<p>Department, University & Country</p>	<p>Bangladesh University of Professionals, Bangladesh</p>