

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
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:

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#### **Important Policies Regarding Peer Review**

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#### **PART 1: 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. A minimum of 3-4 sentences may be required for this part.	This manuscript holds significant importance for the scientific community by providing valuable insights into the factors influencing e-payment adoption and its impact on consumer buying behaviour in Bhutan. The scholarly community would benefit greatly from this publication since it offers insightful information about the variables affecting the adoption of e-payments and how they affect Bhutanese consumers' purchasing decisions. The study advances knowledge about digital payment systems in developing nations, especially in an area with a dearth of similar studies. The study provides useful implications for governments, financial institutions, and businesses in Bhutan to encourage the adoption of e-payments and reduce potential hazards associated with impulsive purchase behaviour by highlighting important elements such as perceived ease of use, security, and social impacts. Additionally, the results can help guide future studies on the adoption of e-payments and consumer behaviour in comparable settings, broadening the body of knowledge in this area.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title "Factors influencing E-payment adoption and its effect on consumer buying behaviour in Bhutan" is suitable. It is clear, concise, and accurately reflects the main focus of the research. It effectively conveys the key aspects of the study, including the factors influencing e-payment adoption and its impact on consumer behavior in the specific context of Bhutan.	

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<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>The provided abstract is comprehensive and effectively summarizes the key aspects of the research. It clearly states the research objectives, methodology, key findings, and implications.</p> <p>However, here are a few suggestions for minor improvements:</p> <p>Additions:</p> <p>Place the results in context: Give a brief overview of the research's wider ramifications, such as how it might advance knowledge of digital payment systems in developing nations or how it might be useful to Bhutanese businesses and governments. Particular contribution: Indicate clearly how the research adds something special to the body of information already in existence. You may point out, for instance, that the study offers actual data on the variables affecting the adoption of e-payments and how they affect consumer behavior in Bhutan, a setting that has received little attention.</p> <p>Removals:</p> <p>Minor details: Take into account eliminating any extraneous information that doesn't significantly improve the abstract, such as the precise statistical analysis methods or the sampling strategy.</p> <p>By incorporating these suggestions, the abstract can be even more concise and impactful, providing a clear and compelling overview of the research.</p>	
<p><b>Is the manuscript scientifically, correct? Please write here.</b></p>	<p>Based on the provided information, the manuscript appears to be scientifically sound and well-structured. The research question is clear, the methodology is appropriate, and the data analysis is sound. The findings are presented clearly and supported by the data.</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>The references appear to be sufficient for a general overview of digital payment systems. You have a good mix of academic sources (journals, conference proceedings), reports from reputable organizations (World Bank, McKinsey &amp; Company), and websites from relevant institutions (Bhutan RMA).</p> <p>Most of the references are recent, with many published in 2022 and 2023. This ensures your information is up-to-date on the evolving landscape of digital payments.</p> <p><b>Suggestions</b> Here are some suggestions for additional references, depending on the specific focus of your work:</p> <ul style="list-style-type: none"> <li>• <b>Focus on a specific region</b> If your work is focused on a particular region, you might consider adding more references specific to that area. For example, if you're looking at digital payments in Bhutan, you could add research papers from Bhutanese universities.</li> <li>• <b>Focus on specific technologies</b> If you're interested in specific digital payment technologies, like mobile wallets or contactless payments, there might be more recent research on their adoption and usage.</li> <li>• <b>Focus on user behaviour</b> If your work explores user behaviour and decision-making regarding digital payments, you could consider adding references from psychology and marketing journals.</li> </ul>	
<p><b>Is the language/English quality of the article suitable for scholarly communications?</b></p>	<p>The language quality of the article appears to be generally good, with clear and concise writing. The academic tone and formal language are appropriate for scholarly communication.</p> <p>However, there are a few areas where minor improvements could be made:</p> <ul style="list-style-type: none"> <li>• <b>Sentence Structure</b> Some sentences could be simplified for better readability. For example, consider breaking long, complex sentences into shorter, more concise ones.</li> <li>• <b>Word Choice</b> While the vocabulary is generally strong, there are a few instances where more precise or impactful words could be used.</li> <li>• <b>Paragraph Structure</b> Ensure that paragraphs are well-structured and focused on a single main idea.</li> <li>• <b>Formatting and Citations</b> Adhere to the specific style guide (e.g., APA, MLA, Chicago) to maintain consistency and clarity.</li> </ul> <p>Overall, the language quality is suitable for scholarly communication. With a few minor adjustments, the article can be further polished to meet the high standards of academic writing.</p>	

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<p><b>Optional/General</b> comments</p>	<p><b>General Comments for Improvement:</b></p> <p>While the paper provides a solid foundation for understanding the factors influencing e-payment adoption and its impact on consumer behavior in Bhutan, here are some additional suggestions for improvement:</p> <ol style="list-style-type: none"> <li>1. <b>Theoretical Framework</b> <ol style="list-style-type: none"> <li>a. <b>Deeper Dive into TAM</b> While the Technology Acceptance Model (TAM) is a good starting point, consider exploring other models or frameworks that might provide additional insights. For example, the Unified Theory of Acceptance and Use of Technology (UTAUT) could be a useful addition.</li> <li>b. <b>Cultural Nuances:</b> Incorporate cultural factors specific to Bhutan that might influence e-payment adoption and consumer behavior.</li> </ol> </li> <li>2. <b>Data Collection and Analysis</b> <ol style="list-style-type: none"> <li>a. <b>Data Quality:</b> Ensure the quality of the data collected by carefully designing the questionnaire and conducting rigorous pilot testing.</li> <li>b. <b>Statistical Analysis:</b> Explore advanced statistical techniques (e.g., structural equation modeling) to delve deeper into the relationships between variables.</li> <li>c. <b>Data Visualization:</b> Use appropriate visualizations (e.g., charts, graphs) to enhance the presentation of results and make them more impactful.</li> </ol> </li> <li>3. <b>Discussion and Conclusion</b> <ol style="list-style-type: none"> <li>a. <b>Critical Analysis:</b> Provide a more critical analysis of the findings, considering alternative explanations and limitations of the study.</li> <li>b. <b>Policy Implications:</b> Discuss the practical implications of the findings for policymakers, businesses, and consumers.</li> <li>c. <b>Future Research Directions:</b> Propose specific areas for future research, such as exploring the impact of e-payment on specific demographic groups or investigating the role of trust and security in e-payment adoption.</li> </ol> </li> </ol> <p>By addressing these points, you can further enhance the quality and impact of your research.</p>	
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**PART 2:**

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

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