

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_129185
Title of the Manuscript:	The Benefits and Challenges of Mobile Money Services in Emerging Markets: A Comprehensive Review
Type of the Article	Review 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: 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 provides a well-rounded and comprehensive exploration of mobile money services, a rapidly evolving area in financial inclusion and economic development. Its analysis of benefits, including poverty reduction, economic empowerment, and financial inclusion, alongside challenges such as fraud and regulatory hurdles, offers valuable insights for researchers, policymakers, and practitioners. Its focus on emerging markets adds critical perspectives to global development studies.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title is appropriate and reflective of the manuscript's content. No changes are necessary.	
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 comprehensive and effectively summarizes the manuscript's objectives, findings, and implications. No additions or deletions are suggested.	
Is the manuscript scientifically, correct? Please write here.	The manuscript is scientifically robust and well-supported by a diverse range of recent and relevant references	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references are adequate and recent. No additional sources are required.	
Is the language/English quality of the article suitable for scholarly communications?	The language is clear and suitable for scholarly communication.	
Optional/General comments	The manuscript could benefit from a more detailed analysis of regional policy differences affecting mobile money adoption and scalability. Additionally, exploring more case studies from diverse cultural contexts could enhance its applicability to a broader audience	

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:	Adam Aloyce Semlambo
Department, University & Country	Institute of Accountancy Arusha, Tanzania