

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

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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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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.	It holds significant importance as it explores a transformative financial innovation reshaping economies in developing regions. By providing a detailed analysis of the advantages, such as increased financial inclusion and economic empowerment, alongside the challenges, including regulatory barriers and security concerns, this work offers valuable insights for policymakers, financial institutions, and technology developers. The comprehensive nature of the review makes it a critical resource for understanding the dynamics of mobile money services and their potential to drive sustainable development in emerging markets.	
Is the title of the article suitable? (If not please suggest an alternative title)	The Digital Wallet Revolution: Assessing Mobile Money's Role in Transforming Emerging Economies	
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 well-structured and provides a clear overview of the article's focus. However, it could be enhanced with slight adjustments to ensure a more comprehensive and engaging summary. Briefly mention the global relevance of mobile money services and their role in shaping financial technology (fintech) trends. Phrases like "assess the key benefits" and "analyzing both advantages and obstacles" are somewhat repetitive. Consider condensing these points to streamline the abstract.	
Is the manuscript scientifically, correct? Please write here.	Yes	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Perfect	
Is the language/English quality of the article suitable for scholarly communications?	Yes	
<u>Optional/General</u> comments		

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

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