

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_130040
Title of the Manuscript:	Digital Currencies and the Future of Money
Type of the Article	

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.	The manuscript provides a critical analysis of the transformative impact of digital currencies on the global financial landscape, making it a valuable contribution to the scientific community. It highlights the potential of digital currencies, particularly Central Bank Digital Currencies (CBDCs), to enhance financial inclusion, streamline transactions, and reduce dependency on traditional banking mechanisms. By presenting historical context, quantitative data analysis, and practical case studies, the research offers a comprehensive understanding of how digital currencies are shaping the future of money. This work serves as a foundation for further exploration into the economic, social, and regulatory implications of digital currencies, making it essential for academics, policymakers, and practitioners in finance and technology.	Based on the reviewer comment I add this part to the introduction section "This manuscript holds significant importance for the scientific community as it contributes to the ongoing discourse on the transformative potential of digital currencies. By examining the historical development, analyzing the impact on financial inclusion and efficiency, and presenting case studies on practical applications, the study offers valuable insights for researchers, policymakers, and industry practitioners alike. The findings shed light on the potential benefits and challenges associated with digital currency adoption, informing future research and policy decisions. Moreover, the manuscript's exploration of the evolving digital currency landscape contributes to a deeper understanding of the complex interplay between technology, finance, and society.
Is the title of the article suitable? (If not please suggest an alternative title)	The title of the article, " Digital Currencies and the Future of Money ," is suitable as it effectively captures the core focus of the manuscript. It is concise, engaging, and broad enough to encompass the key themes discussed, such as financial inclusion, transaction efficiency, and the evolution of digital currencies like Central Bank Digital Currencies (CBDCs).	Thanks for the comments.
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 of the article is comprehensive in outlining the main focus of the manuscript, including the transformative potential of digital currencies, their implications for financial inclusion, and their ability to streamline transactions. It also briefly mentions Central Bank Digital Currencies (CBDCs), digital wallets, and the use of case studies to illustrate the practical applications of digital currencies.	Thanks for the comments.
Is the manuscript scientifically, correct? Please write here.	Based on the content of the manuscript, it appears to be scientifically correct in its exploration of digital currencies and their transformative impact on financial systems. The study discusses established concepts and theories, such as financial inclusion, transaction efficiency, and the role of Central Bank Digital Currencies (CBDCs). It incorporates data from credible sources like the World Bank, references historical developments, and uses case studies to support its claims.	Thanks for the comments.
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references in the manuscript appear sufficient in quantity and cover a broad spectrum of relevant topics, including digital currencies, Central Bank Digital Currencies (CBDCs), financial inclusion, and transaction efficiency. However, their recency and diversity could be further evaluated and potentially improved.	Noted and thanks for the suggestions.

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Is the language/English quality of the article suitable for scholarly communications?	The language quality of the article is generally suitable for scholarly communication.	
Optional/General comments	No	

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>	