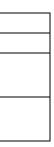
SDI FINAL EVALUATION FORM 1.1

PART 1:

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 Article :	

PART 2:

	FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
	A. The authors have added references to the text, which is good. However, inserted	
	references are absolutely useless in terms of evidentiary references, and it looks like that	
	the references were inserted randomly, which is a <u>clear disrespect for the readers</u> and	
	does not meet the criteria of a scientific article. Examples:	
	1. "It [2008 bank crisis] revealed weaknesses in conventional banking, leading to a quest for	
	more robust and transparent financial solutions" with reference to (Bordo, 2021). The	
	statement is too generic. Why the article titled "Central bank digital currency in historical	
	perspective: Another crossroad in monetary history" shall be referenced to this	
	statement? Where the reader shall find the correct part about bank crisis 2008 in the	
	referenced article????	
	2. "Cryptocurrencies often attract interest due to their decentralized nature and potential for	
1	secure transactions" with reference to (Baltgailis, Simakhova & Buka, 2023) The statement is	
1	too generic. The authors could have just as easily inserted a link to absolutely any article	
	on digital currencies from the last 15 years to "prove" their claim about the growing	
	interest to digital currencies. Such disregard for scientific standards is simply	
	unacceptable.	
	B. The authors added text at the end of the Introduction section. The added text simply	
	contains repetitions of previous text in this section, which do not add any meaning to the	
I	statements, and do not carry any additional semantic load, repeating that "This research	
	has the potential to make a significant contribution" and "This manuscript holds significant	
	importance for the scientific community", although the text does not carry any scientific	
	importance. I suspect authors have used GPT-like agent to add this text.	
	C. The text was added hastily and carelessly (see "What are the practical implications of	
	digital currencies for individuals, businesses, and governments, as illustrated by case studies	
	examining their applications and adoption in various contexts	
	Analysis complete	
	Analysis complete	
	Read documents	
	Despense finalized" in this taxt) This also shows disconnect for both the readers and the	
	Response finalized" in this text). This also shows disrespect for both the readers and the	
	editors of the respected journal.	
	D. The following additions are also careless: "Qualitative analysis Review of the literture" and	



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"The research is divided into three main phases: historical analysis, and case studies" (two parts are listed, not three).	
E. Authors did not address some of the comments like	
- "A study by the World Bank found that the average global cost of sending remittances is typically around 5%. This figure is significantly higher than the 3% target set by the" where these numbers come from?	
- "A World Bank report says about 7 billion adults do not have bank accounts" 7 billion is not a correct number. It was corrected on page 5, but not on page 10.	
- Comments from Optional/General section of my previous review were not addressed, although statements in the article that I mentioned (about digital Euro, for example) are not correct	
F. There are still a lot of repeating statements in the text making it, as I mentioned, an essay, but not a scientific paper or SoK paper. For example, one can count more than a couple of dozens of places where the statement that "many people are still underbanked" is repeated in different words.	
I recommend rejecting the paper. Authors shall seriously rewrite the paper to make it SoK	

Reviewer Details:

Name:	Vladimir Gorgadze
Department, University & Country	School of Applied Mathematics and Computer Science, Moscow Institute of Physics and Technology, Russia