

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
<p>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:</p> <p>1. "It [2008 bank crisis] <u>revealed weaknesses in conventional banking, leading to a quest for more robust and transparent financial solutions</u>" 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????</p> <p>2. "<u>Cryptocurrencies often attract interest due to their decentralized nature and potential for secure transactions</u>" with reference to (Baltgailis, Simakhova & Buka, 2023) The statement is too generic. The authors could have just as easily inserted a link to <u>absolutely any article</u> 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.</p> <p>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 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.</p> <p>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</p> <p>Analysis complete</p> <p>Analysis complete</p> <ul style="list-style-type: none"> Read documents <p>Response finalized" in this text). This also shows disrespect for both the readers and the editors of the respected journal.</p> <p>D. The following additions are also careless: "Qualitative analysis Review of the literature" and</p>	

SDI FINAL EVALUATION FORM 1.1

“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