

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
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.	Digital currencies, in the form of central bank digital currencies (CBDCs) and cryptocurrencies, may change the face of the global financial system. The work of Researchers who are studying their possible impact on making traditional banking and monetary policy either better or worse is of significant importance to the scientific community for several reasons. Policymakers and economists need to understand how digital currencies might affect inflation, interest rates, and economic inequality. The convergence of technology, economics, finance, law, and social science in the study of digital currencies provides a multidisciplinary opportunity to better understand and anticipate the future of money.	
Is the title of the article suitable? (If not please suggest an alternative title)		

**Review Form 3**

<p>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.</p>	<p>The abstract seems good in the sense that it outlines the key themes and structure of the paper. To make it more fully aligned with the expectations of the scientific community, I would suggest a few revisions for clarity, depth, and precision.</p> <ul style="list-style-type: none"> <li>• The abstract does not specify the methodology of the research. For a scientific audience, this is very important if the paper is using empirical methods (for example, data analysis, modelling, and case study analysis). A note on how the findings were derived would add credibility and context.</li> <li>• The abstract mentioned CBDCs and digital wallets but fails to address the underpinning technologies, for instance, blockchain and distributed ledger technologies, or even cryptographic security. Including a short reference to these technological underpinnings would resonate better with a much larger audience including those in computer science and technology.</li> <li>• The case studies are mentioned well, but it would be more specific to the countries or regions under analysis.</li> <li>• While mentioning future research into global financial stability, you might detail some specific areas of research in greater depth (for example, regulatory frameworks for digital currencies, international trade impact, or long-term economic implications).</li> </ul>	
<p>Is the manuscript scientifically, correct? Please write here.</p>	<p>A scientific research study usually follows a structured approach to ensure clarity, rigor, and reproducibility. The study lacked some of the essential elements that a scientific study must address. The following are some suggestions to be included in the study to call it is a scientific study:</p> <ul style="list-style-type: none"> <li>• Literature Review: a Summary of previous research related to the topic, and identifying gaps in knowledge or areas that need further investigation.</li> <li>• Research Problem/Questions: Clearly define the problem being addressed or the research questions to be answered.</li> <li>• Rationale/Significance: Explain the potential impact or contribution of the research to the field.</li> <li>• Findings: Present the data collected clearly and systematically. This may include tables, graphs, and charts that summarize the main outcomes.</li> <li>• Interpretation of Results: This is where the meaning and implications of the findings about the research question or hypothesis are explained. It may include comparison with previous studies.</li> <li>• Limitations: any limitation or weakness of the study, for example, sample size, biases, measurement errors.</li> <li>• Implications: Discuss broader implications of the findings for the field, practice, or policy.</li> <li>• Future Research: Suggest areas for future research based on the study's findings and limitations.</li> </ul>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p>		
<p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>The language is mostly clear, but I suggest reconsidering for English quality.</p>	
<p><u>Optional/General</u> comments</p>	<p>it is recommended to summarize the conclusion based on the following elements:</p> <ul style="list-style-type: none"> <li>• Summary of Key Findings: Summarize briefly the most important results.</li> <li>• Answer to the Research Question: State clearly the answer to the research question or the outcome of the hypothesis.</li> <li>• Practical Applications: any real-world applications or implications of the findings.</li> </ul>	

### Review Form 3

#### **PART 2:**

	<b>Reviewer's comment</b>	<b>Author's comment</b> (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)
<b>Are there ethical issues in this manuscript?</b>	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

#### **Reviewer Details:**

Name:	<b>Zmarialy Yousufi</b>
Department, University & Country	<b>Institute of Management in Kerala, University of Kerala, India</b>