**Editor’s Comment:**

First, the manuscript is quite lengthy and at times repetitive, especially in the results and discussion sections. The writing could be made more concise and focused, with clearer transitions between sections. There are also some language and grammar issues throughout the text that make it difficult to follow in places; a thorough English language edit is recommended.

The methodology, while generally described, lacks some important details. For example, the sampling strategy and participant selection process could be explained more transparently, and the rationale for the chosen statistical analyses should be clarified. The integration of qualitative and quantitative findings is not always clear, and the discussion could do more to critically interpret the results rather than simply restating them.

Additionally, the tables are sometimes overwhelming and not always well-integrated into the narrative. It would help to summarize key findings and highlight their implications for MSMEs more directly. The literature review, while comprehensive, could be more focused on how this study advances current knowledge.

Finally, the limitations of the study are not sufficiently discussed, and the recommendations for practice and future research could be more specific and actionable.

Regarding plagiarism, I have not detected any obvious signs of copied content, but I recommend a formal plagiarism check with appropriate software before publication to ensure originality.

In summary, the manuscript addresses an important topic but needs significant revision for clarity, conciseness, and depth of analysis.

**Editor’s Details:**

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