

[Review Form3](#)

Book Name:	Business, Management and Economics: Research Progress
Manuscript Number:	Ms_BPR_4006
Title of the Manuscript:	Effect of Mobile Banking towards Financial Inclusion: A Study in the District of Darjeeling
Type of the Article	Book chapter

PART 1: Comments

	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
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 found that mobile banking can help old-age customers. The banks can open services for them. The banks may include mobile banking services in each function maintaining safety and security. Also, the banks can offer incentives to use mobile banking services.	
Is the title of the article suitable? (If not please suggest an alternative title)	I slightly changed the article (please look at the title)	
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>The abstract needs some finetune because it may have some guidelines. Author/s are requested to follow the manuscript guidelines strictly. They may follow these guidelines:</p> <ul style="list-style-type: none"> ▪ Problem: What is the central problem or question you investigated? ▪ Context: Provide a brief background to place your project into context. Explain previous studies, concepts, or theoretical or critical frameworks relevant to your research (i.e., what's already known or has been done on this topic). ▪ Purpose: Outline how your work is contributing to the existing knowledge or is addressing gaps within your field (i.e., why this area of research is important and what's the rationale for your work). ▪ Hypothesis: What prediction(s) did you make based on your research question? ▪ Methods: Describe the important methods you used to perform your research or the evidence you examined. ▪ Results: What are the major results, findings, or arguments of the research project? ▪ Interpretation: How do your results relate to your central problem? ▪ Implications: Why are your results important? What can we learn from them? 	
Is the manuscript scientifically, correct? Please write here.	Yes, it is.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. =	The references are sufficient and recent, but the research gap is not well-defined. The choice of words needs to be careful and precise because it's a research work. For example, no such seminal research work has not been done in the usage of mobile banking towards the achievement of financial inclusion in the district of Darjeeling, West Bengal, India. How do you say this?	

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Is the language/English quality of the article suitable for scholarly communications?	The language needs some finetune. The authors are instructed to correct the grammar before submission. The language level needs a more academic tone. It uses a very simple level.	
Optional/General comments		

PART 2:

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

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