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| Book Name: | [**New Ideas Concerning Arts and Social Studies**](https://www.bookpi.org/bookstore/product/new-ideas-concerning-arts-and-social-studies-vol-1/) |
| Manuscript Number: | **Ms\_BPR\_4939** |
| Title of the Manuscript: | **SYSTEMS IN TANZANIA: CHALLENGES AND RISKS** |
| Type of the Article | **Book Chapter** |

**Special note:**

**A research paper already published in a journal can be published as a Book Chapter in an expanded form with proper copyright approval.**

**Source Article:**

**This chapter is an extended version of the article published by the same author(s) in the following journal.**

**Business Education Journal, II(I): 1-12, 2018.**

**Available:** [**https://bej.cbe.ac.tz/index.php/bej/article/view/930**](https://bej.cbe.ac.tz/index.php/bej/article/view/930)

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| PART 1: Comments | | |
|  | Reviewer’s comment **Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | 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.** | **Article is suitable to understand the e-payment system, its uses, benefits, challenges and risks in Tanzania. The research is useful to get aware about e-payment systems risks. Adoption of system on the basis of Technology Acceptance Model signifies the need of the hour. Conceptual framework highlights the challenges and risks involved in e-payment system. Sufficient data analysis gives true findings and reccommendations.** |  |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | **Yes. Addition of “E-payment Systems in Tanzania: Challenges and Risks” will give clear idea about chapter/paper.** |  |
| 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. | **Abstract is well balanced with comprehensive description of the study.** |  |
| **Is the manuscript scientifically, correct? Please write here.** | **Manuscript is scientifically correct.** |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | **Sufficient.** |  |
| Is the language/English quality of the article suitable for scholarly communications? | Yes |  |
| Optional/General comments | Conceptual Model is based on the study carried in 2016. Now we are in the year of 2025. In Research Methodology, responses collected from 36 respondents is looking very less as study represents the country (Tanzania). |  |

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| **PART 2:** | | |
|  | Reviewer’s comment | Author’s comment *(if agreed with the reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **Are there ethical issues in this manuscript?** | *(If yes, Kindly please write down the ethical issues here in detail)* |  |

**Reviewers:**

**Ganesh Lande, Dr D Y Patil School of Management, India**