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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** |

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

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**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.** | This study focus on Electronic payment Challenges and Risks . There are many challenges are there while applying electronic payment system.  It replaces traditional cash or check transactions with the digital equivalent, offering convenience, speed and security. Digital payments offer anytime, anywhere access to accounts, thus making it easy for citizens to receive payments in their accounts and to also make payments using their phone. |  |
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| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | **Add some more reference related to the study.** |  |
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| Optional/General comments | Statement of the problem in a question format.Ex: What are the challenges faced by customers while using EPS?Mention the statistical tools used in the study.Sample size may be increase.only 39 respondents were considered for this study. |  |

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| **PART 2:**  |
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**Reviewers:**

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