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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 | 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 examines the challenges and risks associated with e-payment systems in Tanzania. The study is significant as it provides valuable insights into the security issues, financial risks, and consumer behavior affecting the adoption of e-payment systems. The study uses the Technology Acceptance Model (TAM) as a theoretical framework, making it scientifically robust and methodologically sound. |  |
| **Is the title of the article suitable?****(If not please suggest an alternative title)** | Yes, the title is relevant and clearly reflects the study's scope. However, a more precise title like **“Challenges and Risks of E-Payment Systems in Tanzania: A Technological Perspective”** may enhance clarity. |  |
| 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. | The abstract provides a good summary of the study. However, it could be improved by briefly mentioning the key findings and recommendations in more detail. Consider adding a sentence about the most common risk and the most secure e-payment method as per the study’s findings. |  |
| **Is the manuscript scientifically, correct? Please write here.**  | Yes, the manuscript is scientifically sound. It follows a structured approach, applies an appropriate theoretical framework (TAM), and provides statistical analysis to support its claims. |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.****-** | The references are adequate, but a few more recent studies (from 2020-2024) on cybersecurity, digital payment trends, and financial risks in developing economies would strengthen the literature review.Suggested additions:* A review of recent cybersecurity threats in Africa (2020–2024).
* Studies on government policies regarding e-payment security in Tanzania.
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| Is the language/English quality of the article suitable for scholarly communications? | The language is mostly clear, but some minor grammatical corrections and restructuring for better readability would improve the manuscript. |  |
| Optional/General comments | The study uses the Technology Acceptance Model (TAM) as a theoretical framework, making it scientifically robust and methodologically sound. |  |

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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?**  |  |  |

**Reviewers:**

**Saurabh Mannu Sale, Dr. Babasaheb Ambedkar Marathwada University, India**