



### REVIEWER'S REPORT

**Manuscript No.: IJAR-57338**

**Title : Digital Artha and UPI: A Paradigm Shift in India's Payment Infrastructure.**

**Recommendation:**

**Accept as it is .....YES.....**

Accept after minor revision.....

Accept after major revision .....

Do not accept (*Reasons below*) .....

Rating	Excel.	Good	Fair	Poor
Originality	✓			
Techn. Quality		✓		
Clarity		✓		
Significance	✓			

**Reviewer Id: JPR-186**

**Reviewer's Comment for Publication.**

The manuscript provides a comprehensive and timely examination of digital transformation in India's financial ecosystem, with a strong focus on the Unified Payments Interface (UPI) as a key driver of change. The study effectively captures the transition from traditional cash-based systems to a digitally empowered payment infrastructure, particularly highlighting the acceleration caused by the COVID-19 pandemic.

A major strength of the paper lies in its innovative attempt to connect modern financial technology with Indian Knowledge Systems (IKS). By drawing parallels between traditional trust-based economic practices and UPI's real-time, transparent, and accessible framework, the study offers a unique interdisciplinary perspective that enhances its originality and academic value.

The research design, combining both primary and secondary data, is appropriate for the study's objectives. The inclusion of survey-based insights adds practical relevance, while the use of secondary sources provides strong conceptual grounding. The analysis of user behavior, transaction trends, and technological advancements such as UPI Lite X, biometric authentication, and credit-enabled payments reflects a thorough understanding of the evolving digital payment landscape.

The manuscript is well-structured and covers multiple dimensions including background, objectives, scope, literature review, methodology, and data analysis. The discussion on financial inclusion, rural accessibility, and global expansion of UPI further strengthens the significance of the study.

Although minor improvements in formatting, consistency, and language clarity could enhance readability, these do not affect the overall quality or contribution of the work.

Overall, the paper is insightful, relevant, and contributes significantly to the fields of digital finance, financial inclusion, and economic development. It is suitable for publication in its present form.

# International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

*www.journalijar.com*

---

## REVIEWER'S REPORT