

REVIEWER'S REPORT

Manuscript No.: IJAR-58835

Title: Payment Failures and Revenue Disruption: Assessing the Reliability Gap in UPI Adoption Among India's Informal Vendors

Recommendation:

Accept as it is

Accept after minor revision

Accept after major revision

Do not accept (*Reasons below*)

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

Reviewer's ID: JPR- 002

Detailed Reviewer's Report

- The topic is relevant and timely, particularly the impact of UPI payment failures on informal vendors.
- The manuscript has a clear research objective and focuses on an important issue related to digital payment reliability.
- The originality of the study is satisfactory, especially the distinction between UPI adoption and actual reliability for vendors.
- The literature review is relevant, but more recent research articles should be included to strengthen the theoretical background.
- The methodology needs more clarity, particularly regarding sampling method, respondent selection, questionnaire design, and data-analysis procedures.
- The sample size is relatively small with 55 vendors and 56 customers. Therefore, the findings should not be generalised to all informal vendors in India.
- The data analysis is useful, but additional statistical analysis would improve the reliability and strength of the findings.
- The case studies of vendors are interesting, but they can be presented more concisely through a comparative table for better readability.
- The recommendations are practical, particularly those relating to transparent payment status, liquidity support, and simplified payment interfaces.

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- Overall, the manuscript is relevant and has publication potential, but it requires improvements in literature review, methodology, statistical analysis, language, and presentation.

Recommendation: Minor Revision.