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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-130

Detailed Reviewer's Report

1. Overall Evaluation

The manuscript addresses a timely and relevant issue concerning UPI payment failures and their impact on informal vendors. The study provides an interesting distinction between UPI adoption and actual payment reliability, particularly in relation to vendors' liquidity and daily business operations. The use of vendor experiences along with customer responses adds value to the study.

The manuscript has a clear research focus and useful policy implications. However, substantial revisions are required to strengthen the methodology, data analysis, literature review, and presentation of findings.

2. Strengths

- Relevant and contemporary topic with strong practical significance.
- Clearly identifies a research gap between digital payment adoption and payment reliability.
- Provides useful insights into liquidity problems, payment delays, fraud and operational disruptions faced by informal vendors.
- Inclusion of customer perspectives strengthens the study.
- The distinction between income and liquidity is conceptually valuable.
- Policy recommendations relating to payment transparency, grievance redressal and vendor-oriented payment systems are useful.

3. Areas for Improvement

1. **Methodology:** Sampling procedure, selection criteria, fieldwork process and data-analysis methods should be explained more clearly.

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2. **Sample size:** The study uses a relatively small and convenience-based sample. The authors should clearly acknowledge the limitations regarding generalisation.
3. **Data analysis:** The quantitative section relies mainly on descriptive statistics. Appropriate statistical tests, where applicable, could strengthen the findings.
4. **Mixed-method approach:** The relationship between the qualitative vendor findings and quantitative customer survey should be explained more clearly.
5. **Measurement:** Key concepts such as "payment reliability," "hidden costs," and "liquidity disruption" should be operationally defined.
6. **Literature review:** More recent academic studies on digital payments, informal vendors, financial inclusion and payment failures should be incorporated.
7. **Causal claims:** Some conclusions appear stronger than the evidence permits. Causal language should be moderated.
8. **Presentation:** Some sections are repetitive and narrative in style. The manuscript could be made more concise and academically structured.
9. **Limitations:** A separate limitations section should clearly discuss sample size, geographical scope, convenience sampling and reliance on self-reported data.