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REVIEWER'S REPORT

Manuscript No.: **IJAR- 59001**

Title: Trust and Transaction in Cross-Border Trade: A Primary Study on How Digital Payment Systems Influence International Business Participation Among Young Entrepreneurs.

Recommendation:

Accept after minor revision.

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

Reviewer Name: Dr. Bishwajit Rout

Reviewer's Comment for Publication.

(*To be published with the manuscript in the journal*)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

1. **Significance**: This study addresses an increasingly important intersection of digital finance, entrepreneurial internationalization and cross-border commerce. Its focus on young entrepreneurs provides a relevant demographic perspective that is insufficiently represented in the manuscript's identified literature. The findings highlight digital payment readiness and trust as meaningful correlates of international business participation, offering potentially useful insights for researchers, fintech providers, regulators and entrepreneurial support institutions.

2. **Strength**: The principal strength lies in its primary-data orientation and focused examination of young entrepreneurs. The study combines descriptive evidence with Pearson and Spearman correlations, providing consistency in the direction of its principal findings. It also identifies practically relevant concerns surrounding security, fraud protection, payment reliability and regulatory oversight. The manuscript further demonstrates awareness of its sample-size, geographical and self-reporting limitations.

3. **Key Insight**: The central insight is that digital payment readiness shows a stronger association with international business participation than trust alone, while trust remains a statistically significant supporting factor. The evidence suggests that functional readiness and confidence in payment systems may jointly characterize entrepreneurial internationalization. However, the extremely low reliability of the adoption index requires substantial measurement refinement before these relationships can be interpreted confidently.

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Reviewer's Comment / Report

The paper titled *"Trust and Transaction in Cross-Border Trade: A Primary Study on How Digital Payment Systems Influence International Business Participation Among Young Entrepreneurs."* examines how digital payment adoption and trust influence cross-border trade participation among young entrepreneurs aged 18–35. Surveying 49 early-stage founders mainly in e-commerce, IT, and creative sectors, it finds strong support for both factors: adoption correlates positively with international activity ($r = 0.534$) and trust moderately ($r = 0.357$). Security features and regulatory measures emerge as key trust drivers, while barriers are primarily relational and institutional rather than technological. The paper contributes to technology acceptance and trust theory, though limited by sample size and design.

Suggestions for Improvement:

1. The research gap should be supported with a more systematic comparison of prior empirical studies rather than primarily narrative assertions.
2. The problem statement should more sharply distinguish the research problem, knowledge gap, and specific contribution of the present study.
3. The manuscript should provide a clearer novelty statement explaining what the present study contributes beyond simply applying correlation analysis to a young-entrepreneur sample.
4. Improve synthesis rather than presenting predominantly descriptive literature.
5. The review should critically evaluate previous measurement approaches and identify which validated scales are appropriate for the present constructs.
6. The paper should identify which constructs are actually operationalized from each theory and which theoretical concepts are only discussed as background.
7. Provide a transparent sampling and respondent-recruitment procedure.
8. Report the survey period and geographic distribution of respondents.
9. The final sample of 49 is substantially below the planned 100-300 respondents; this should be treated as a major methodological limitation rather than simply a practical deviation.
10. The Digital Payment Adoption/Readiness Index has very poor reliability ($\alpha = 0.219$), raising serious concerns about whether its items measure one coherent construct.
11. The analysis should explain how composite indices were constructed and whether equal weighting of constituent items was theoretically justified.

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The manuscript presents a timely and potentially valuable investigation of digital payment adoption, trust and international business participation among young entrepreneurs. However, the current version requires major revision because of the very small convenience sample, weak reliability of key measures, limited construct validation, theoretical overextension and causal interpretations based on cross-sectional correlations. The authors should substantially strengthen measurement, methodology, theoretical integration, statistical reporting and interpretation before the manuscript can be considered suitable for publication. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.