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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 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 relevant and contemporary topic on digital payment systems, trust, and cross-border business participation among young entrepreneurs. The research problem is clearly identified, and the study uses primary data from 49 young entrepreneurs. The findings show a positive relationship between digital payment adoption and international business participation, as well as between trust and international business participation. The topic is useful for researchers, fintech companies, policymakers, and young entrepreneurs. However, the manuscript requires major revision before it can be considered for publication. The major concerns relate to the small sample size, weak reliability of some measurement scales, theoretical framework, methodology, and the interpretation of correlation results.

2. Strengths

- The topic is current and relevant, particularly in the context of digital finance and international business.
- The study focuses on young entrepreneurs aged 18–35, which provides a specific and useful research context.
- The research objectives and hypotheses are clearly stated.
- The study combines digital payment adoption and trust in examining international business participation.

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- The literature review covers important theories such as TAM, Trust Theory, UTAUT and TPB.
- Primary data were collected using a structured questionnaire.
- Both Pearson and Spearman correlation analyses were used, which provides some robustness to the findings.
- Both hypotheses were statistically supported:
    - H1: r = 0.534, p = 0.0001
    - H2: r = 0.357, p = 0.0119
- The study provides useful practical suggestions for fintech companies and entrepreneurs.
- The limitations of the study are openly acknowledged.

Areas for Improvement

1. **Sample Size:** The sample of 49 respondents is small. A larger sample would improve the reliability of the findings.
2. **Reliability:** Some scales have low reliability, especially the Digital Payment Adoption scale. The questionnaire should be improved.
3. **Literature Review:** Add more recent and relevant studies and clearly explain the research gap.
4. **Theoretical Framework:** Too many theories are discussed. The authors should focus on the most relevant theories.
5. **Data Analysis:** The study mainly uses correlation analysis. Therefore, words such as impact, effect, and influence should be avoided because the study cannot establish causality.
6. **Results and Discussion:** Explain the findings more clearly and compare them with previous studies.
7. **Hypotheses:** H1 shows a stronger relationship than H2. This difference should be discussed.
8. **Title:** The title can be shortened and made more direct.
9. **Abstract:** Clearly mention the sample size, methodology, major findings, and limitation.
10. **Language:** The manuscript requires minor language and grammatical corrections.