

REVIEWER'S REPORT

Manuscript No.: IJAR-59135

Title: From Ownership to Subscription: Financial Markets, Recurring Revenue, and the Erosion of Household Wealth

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

Overall Evaluation

The paper addresses a relevant and emerging issue—the shift from ownership to subscription models and its possible effect on household wealth. The topic is interesting, and the paper uses examples from software, entertainment, automobiles, and fashion. However, the study relies mainly on secondary sources and descriptive case studies, so the claim that subscriptions reduce household wealth is not empirically established.

Strengths

- Timely and relevant research topic.
- Clear research objectives and questions.
- Uses multiple industry case studies.
- Attempts to connect corporate valuation with consumer economics.
- Clearly acknowledges the limitations of secondary data.
- The comparison between ownership and subscription models is useful.

Areas for Improvement

- The paper is very lengthy and contains considerable repetition, especially in the Introduction, Literature Review, Findings, and Discussion.
- Some statements are too strong compared with the evidence presented.
- The claim that subscription models lead to lower household wealth needs stronger empirical evidence.

International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

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- Several sources are industry websites rather than peer-reviewed or primary sources.
- Some statistics and references should be carefully verified for accuracy and consistency.
- The methodology should explain more clearly how the cases and sources were selected and compared.
- The paper would be stronger with quantitative household-level data or econometric analysis.
- Language and grammar require editing in several sections.