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REVIEWER'S REPORT

Manuscript No.: IJAR-59697

Title: Scalable Mobile Application Design Systems and Reusable User Interface Components for Saudi Arabia's Digital Banking Transformation

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 Id: JPR-382

Reviewer's Comment for Publication

The manuscript presents a comprehensive and relevant review of scalable mobile application design systems and reusable user interface components in the context of Saudi Arabia's digital banking transformation. The study provides a well-organized synthesis of existing literature covering mobile banking usability, accessibility, Arabic localization, modular architecture, cross-platform performance, security, and governance. The proposed layered design system offers a clear conceptual framework for understanding the relationship between reusable interface components and institution-specific financial workflows. The manuscript demonstrates good theoretical understanding, appropriate engagement with recent scholarly literature, and a strong connection between technical architecture and human-centred banking requirements. Its discussion of accessibility, transaction integrity, bilingual interfaces, and component governance adds particular relevance to the digital banking sector. Overall, the paper makes a meaningful conceptual contribution to research on mobile banking interface design and software architecture.