

## Review of: "Investigating the Economic Dynamics of Mobile Money in Post-Conflict Economies: Empirical Evidence from Somalia"

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Potential competing interests: No potential competing interests to declare.

- a. The introduction has explained the problem, problem formulation, and the novelty of the research, but has not explained the contribution of research to the development of science. It is necessary to add an explanation of why Mobile Money has become a trend in Somalia compared to the use of paper money related to the banking system in Somalia.
- b. In the research methodology, it is necessary to explain the stages of completion with the ADRL Model and why Lag 1 is used.
- c. In the explanation of Table 5: The results of the ARDL limit test in Table 5 show that carbon emissions, energy consumption, mobile money, prosperity, population growth, and urbanization are cointegrated and show a balanced relationship. There are articles that are not relevant to the variables explained (carbon emissions, energy consumption, and urbanization).
- d. In the analysis, it is necessary to explain why Mobile Money plays an important role in Somalia compared to other developing countries (economically and politically) so that holistic analysis results can be obtained.
- e. There is a need for recommendations related to the challenges of the Somali remittance sector and input into the limitations of this research for future researchers, both from the fields of economics, politics, and culture, which are expected for future researchers.

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