

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.

The paper makes a significant contribution to understanding mobile money's economic dynamics in post-conflict economies. Its findings underscore mobile money's potential as a tool for financial inclusion and economic growth, offering practical insights for policymakers and financial practitioners. However, addressing the noted limitations could further enhance its impact and generalizability. The abstract effectively summarizes the study's objectives, methodology, and key findings. The focus on the **autonomous role of mobile money** in fostering household consumption, income, and trade growth is well-articulated. However, while the abstract is comprehensive, its length may overwhelm readers. Condensing key findings or splitting them into distinct segments (e.g., background, methodology, results, and implications) could enhance readability.

Opportunities for Improvement

1. Greater emphasis on Somalia's socio-economic challenges would strengthen the narrative.
2. Including potential downsides or risks of mobile money adoption would add depth and objectivity.
3. Complementing ARDL analysis with qualitative approaches could uncover user perspectives and behavioral insights.