

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

Agbede Moses Oyeyemi¹

¹ Economics, Adekunle Ajasin University, Nigeria

Potential competing interests: No potential competing interests to declare.

The paper situates the study in Somalia's post-conflict setting; however, it does not sufficiently explore how the unique economic challenges and infrastructure limitations inherent to such environments might specifically affect mobile money's impact. A deeper examination of how post-conflict factors interact with mobile money would strengthen the study's contextual relevance and make the findings more robust.

The literature review, though comprehensive, could more effectively highlight studies that directly address the dynamics of mobile money in other post-conflict economies. This inclusion would provide a stronger comparative basis and highlight potential similarities or divergences that are unique to post-conflict settings, thereby reinforcing the novelty of the study's focus on Somalia.

The data section lacks clarity on certain aspects of data processing, specifically regarding the handling of potential data gaps, quality issues, or biases from sources such as telecom companies. Additional information on how these challenges were addressed (or limitations acknowledged) would enhance the study's transparency and credibility.

The study suggests the need for supportive regulations and financial inclusion policies; however, these recommendations remain general. More specific, actionable insights tailored to Somalia's regulatory and economic landscape could improve the paper's practical impact and make it more relevant for policymakers.

The paper dedicates substantial attention to the theoretical underpinnings, particularly the quantity theory of money, but does not empirically test some of the theoretical claims within Somalia's unique economic environment. This could limit the study's applicability, as theories may not fully account for the complex realities in post-conflict economies. A stronger empirical linkage between theory and findings would add value.