

## 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 is well written.

The abstract covers the findings and the implications. Well written.

The paper used empirical data, which enhances the findings. However, longer-term data (20 years) could be used to strengthen the findings.

The paper also covered various dimensions of mobile money's impact. This is very good.

In the methodology section, the paper should explain the stages of the ADRL model and justify the lag used.

The justification is well stated.

The objectives of the paper are well written.

Overall, it is a good paper.