
ESJ Manuscript Evaluation Form

This form is designed to summarize the manuscript peer review that you have completed and to ensure that you have considered all appropriate criteria in your review. Your review should provide a clear statement, to the authors and editors, of the modifications necessary before the paper can be published or the specific reasons for rejection.

Please respond within the appointed time so that we can give the authors timely responses and feedback.

NOTE: ESJ promotes peer review procedure based on scientific validity and technical quality of the paper (not perceived the impact). You are also not required to do proofreading of the paper. It could be recommended as part of the revision.

ESJ editorial office would like to express its special gratitude for your time and efforts. Our editorial team is a substantial reason that stands ESJ out from the crowd!

Reviewer Name: GEORGE K.S AKORFU (PhD)	
Date Manuscript Received: Fri, Oct 19, 2018.	Date Review Report Submitted: Tue, Oct 23, 2018.
Manuscript Title: EFFECTS OF MOBILE MONEY ON INDIVIDUAL BANKS IN GHANA	
ESJ Manuscript Number:	
You agree your name is revealed to the author of the paper: Yes	
You approve your name as a reviewer of this paper is available on the ESJ's website: Yes	

Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a brief explanation for each 3-less point rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	3
The title should rather be: THE EFFECTS OF MOBILE MONEY SERVICES ON CUSTOMERS AND PERFORMANCE OF INDIVIDUAL BANKS IN GHANA. This reflects what the paper is addressing. This can be seen on page 29 of the paper.	
2. The abstract clearly presents objects, methods and results.	3

The abstract presents objects, methods and results.	
3. There are few grammatical errors and spelling mistakes in this article.	4
There are a few grammatical errors and spelling mistakes in this article.	
4. The study methods are explained clearly.	3
The study methods have been explained.	
5. The conclusions or summary are accurate and supported by the content.	3
The conclusions or summary are supported by the content.	
6. The references are comprehensive and appropriate.	2
The references are not quite comprehensive and appropriate. The authors used APA model. Some of the references conform to the APA model while others do not. e.g. Branson, H. W. (1989). <i>Macroeconomic theory and policy</i> . 3 rd ed., New York: Harper & Row should have been: Branson, H. W. (1989). <i>Macroeconomic theory and policy</i> , 3 rd edition. New York: Harper & Row	

Overall Recommendation (mark an **X** with your recommendation) :

Accepted, no revision needed	
Accepted, minor revisions needed	4
Return for major revision and resubmission	
Reject	

Comments and Suggestions to the Author(s):

(Please summarize your opinion and suggestions)

The authors should revise the title of the paper as suggested. Minor corrects should be made punctuations and grammatical errors. Attempts should be made to review the references to conform to the APA model.

Comments and Suggestions to the Editors Only:

The paper should be accepted for publication subject to addressing the issues raised above.

