

Paper: “Déterminants de l’Usage du Transfert d’Argent Mobile par les Utilisateurs d’Internet Mobile au Mali”

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University of Craiova, Romania

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The TITLE is clear and it is adequate to the content of the article.

*

(Please insert your comments)

The Title is good and captures the attention of the reader.

The ABSTRACT clearly presents objects, methods, and results.

*

(Please insert your comments)

The Abstract is adequate

There are a few grammatical errors and spelling mistakes in this article.

(Please insert your comments)

No

The study METHODS are explained clearly.

*

(Please insert your comments)

See my comments and suggestions to the Author(s):

The body of the paper is clear and does not contain errors.

*

(Please insert your comments)

See my comments and suggestions to the Author(s):

The CONCLUSION or summary is accurate and supported by the content.

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(Please insert your comments)

See my comments and suggestions to the Author(s):

The list of REFERENCES is comprehensive and appropriate.

*

Each in-text citation has to be included in the list of references and vice versa.

(Please insert your comments)

The references are limited to 31 sources and the literature is very rich in this research field.

The following sources are mentioned in the References section but are not cited in the body of the article

- Alalwan, A. A. et al., 2018. Examining adoption of mobile internet in Saudi Arabia: Extending TAM with perceived enjoyment, innovativeness and trust. *Technology in Society*, 27 Juin.pp. 1-34.
- Birba, O. & Diagne, A., 2012. Determinants of adoption of Internet in Africa: Case of 17 sub-Saharan countries. *Structural Change and Economic Dynamics*, 3 Juillet, Volume 23, p. 463- 472
- Etim, A. S., 2014. Mobile banking and mobile money adoption for financial inclusion. *Research in Business and Economics Journal*, pp. 1-13.
- Kayisire, D. & Wei, J., 2015. ICT Adoption and Usage in Africa: Towards an Efficiency Assessment. *Information Technology for Development*, pp. 1-25.
- Pénard, T., Poussing, N., Yébé, G. Z. & Ella, P. N., 2012. Usage d'Internet et du téléphone mobile en Afrique : une comparaison des déterminants d'adoption sur données gabonaises. Luxembourg: CEPS/INSTEAD
- Scheerder, A., van Deursen, A. & van Dijk, J., 2017. Determinants of Internet Skills, Use and Outcomes. A Systematic Review of the Second- and Third-Level Digital Divide. *Telematics and Informatics*.
- Ssewanyana, J. & Michael, B., 2007. Adoption and usage of ICT in developing countries: Case of Ugandan firms. *International Journal of Education and Development using Information and Communication Technology*, III(3), pp. 49-59
- Tavneet, S. & William, J., 2016. The long-run poverty and gender impacts of mobile money. *Science*, 8 Decembre, 354(6317), pp. 1288-1292, doi: 10.1126/science.aah5309
- Vong, J., Fang, J. & Insu, S., 2012. Delivering financial services through mobile phone technology: a pilot study on impact of mobile money service on micro-entrepreneurs in rural Cambodia. *Int. J. Information Systems and Change Management*, 6(2), pp. 177-186.

The following sources are cited in the body of the article but are not mentioned in the References section

- Hurlin, 2003
- Milek, et al., (2011)
- UIT, 2019

The source BCEAO is not correctly cited in the body of the article – the year is missing from some citations.

For example, is cited (BCEAO) and not (BCEAO, 2018) or (BCEAO, 2019)

The same observation for the source GRESI.

Please rate the TITLE of this paper.

[Poor] **1-5** [Excellent]

*

- 1
- 2
- 3
- 4
- 5

Please rate the ABSTRACT of this paper.

[Poor] **1-5** [Excellent]

*

- 1
- 2
- 3
- 4
- 5

Please rate the LANGUAGE of this paper.

[Poor] **1-5** [Excellent]

*

- 1
- 2
- 3

- 4
- 5

Please rate the METHODS of this paper.

[Poor] 1-5 [Excellent]

*

- 1
- 2
- 3
- 4
- 5

Please rate the BODY of this paper.

[Poor] 1-5 [Excellent]

*

- 1
- 2
- 3
- 4
- 5

Please rate the CONCLUSION of this paper.

[Poor] 1-5 [Excellent]

*

- 1
- 2
- 3
- 4
- 5

Please rate the REFERENCES of this paper.

[Poor] 1-5 [Excellent]

*

- 1
- 2
- 3
- 4
- 5

Overall Recommendation!!!

*

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

Comments and Suggestions to the Author(s):

The paper has an interesting subject and its main drawbacks are the following:
The literature review should be improved by explaining in further detail the research gaps that the paper seeks to close and why the paper is needed to recognize the current gaps in the literature knowledge.

The objectives of the study need more discussion with literature in order to be supported.

It is important to provide details about the sample – 1739 respondents.

It is necessary to add more details regarding the research data collection, analysis, and interpretation of results.

You should provide a brief description of the methods of data employed and its application and appropriateness for data analysis.

What is the role of the Figure 2 : présentation des relations entre les acteurs impliqués dans la fourniture du service Orange Money?????

The results are not clearly presented to readers to understand the focus of the research study.

The results must be interpretive rather than just descriptive and connect the research results with relevant literature citations for validity and reliability.

You should correlate the results with the effects of improving existing literature.

The discussions are not well presented as it does not integrate with the results of the research study to provide a coherent scholarly argument.

The discussions should connect the research results with relevant literature citations for validity and reliability.

Discussing of the results could be improved by interpreting them in support of theories related to the research topic.

It is necessary to include the key focus of the study in the conclusion.

The conclusions are not supported by the research data, which does not indicate a clearer path for future studies on the topic.

A follow-up of restating results with supporting literature reviews could make the conclusion section more effective.

Good luck!

Comments and Suggestions to the Editors Only: