

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: luca Scaini	Email:
Date Manuscript Received:	Date Review Report Submitted:
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.	2
<i>Title is misleading to consumer behavior, whilst the paper is not.</i>	
2. The abstract clearly presents objects, methods and results.	1
<i>The abstract does not contain relevant information about goals, causes, and the relevancy for the industry and research of the research. The methodology is clear but takes too much space.</i>	
3. There are few grammatical errors and spelling mistakes in this article.	4

<i>good</i>	
4. The study methods are explained clearly.	4
<i>Good, even not always correct. Literature review MUST be reduced. It is enormously redundant of concepts expressed here and there.</i>	
5. The conclusions or summary are accurate and supported by the content.	4
<i>Yes, good. Limitations are to be added.</i>	
6. The references are comprehensive and appropriate.	4
<i>Good</i>	

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

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

Comments and Suggestions to the Author(s):

I suggest to reshape the length to 16 – 20 pages, given the redundancy of the literature review, moreover the title, abstract and introduction must better address the topic out of consumer behaviour

Comments and Suggestions to the Editors Only:

European Scientific Journal
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