

# ESJ Manuscript Evaluation Form 2019

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: Dr. Ir. Mamam S. TOLEBA	
Date Manuscript Received: 21.02.19	Date Review Report Submitted: 25.02.19
Manuscript Title: <b>L'INCLUSION FINANCIERE ET LE PAIEMENT MOBILE EN ZONE CEMAC</b>	
ESJ Manuscript Number: 62.02.2019	
You agree your name is revealed to the author of the paper: <span style="background-color: yellow;">Yes</span> /No	
You approve, your name as a reviewer of this paper, is available in the published version of the paper: <span style="background-color: yellow;">Yes</span> /No	

## 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]
<b>1. The title is clear and it is adequate to the content of the article.</b>	<b>4,5</b>
<i>(Please insert your comments)</i> <b>Le titre correspond au développement de l'étude, mais l'auteur peut mieux faire.</b>	
<b>2. The abstract clearly presents objects, methods and results.</b>	<b>4,5</b>
<i>(Please insert your comments)</i> <b>Résumé acceptable.</b>	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>4</b>
<i>(Please insert your comments)</i>	

<i>Acceptable sous réserve de prise en compte des améliorations.</i>	
<b>4. The study methods are explained clearly.</b>	<b>4,5</b>
<i>(Please insert your comments)</i> <b>Bon</b>	
<b>5. The body of the paper is clear and does not contain errors.</b>	<b>4</b>
<i>(Please insert your comments)</i> <i>Acceptable sous réserve de prise en compte des améliorations.</i>	
<b>6. The conclusions or summary are accurate and supported by the content.</b>	<b>4</b>
<i>(Please insert your comments)</i> <i>Bonne conclusion, mais acceptable sous réserve de prise en compte des observations.</i>	
<b>7. The references are comprehensive and appropriate.</b>	<b>3</b>
<i>(Please insert your comments)</i> <i>Revoir la bibliographie, compléter surtout les années de publication pour certains, et les pages pour d'autres. Classer les Auteurs par ordre alphabétique croissant, avant de numéroter. Beaucoup d'auteurs ne se retrouvent pas dans les références.</i>	

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

Accepted, no revision needed	
Accepted, minor revisions needed	
Return for major revision and resubmission	<b>X</b>
Reject	

**Comments and Suggestions to the Author(s):**

Les auteurs ont fait un grand effort de collecte d'informations utiles et d'analyse. Cependant, il y demeure quelques coquilles d'inattention, nécessitant une relecture approfondie du texte en vue de rehausser le caractère scientifique du papier.

**Comments and Suggestions to the Editors Only:**

