

Paper: **“Mobile Payments, Demographics and Firm Performance in Kenya”**

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Corresponding Author: Adrian Kamotho Njenga

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- Yes
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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 clear and communicates that the study is on how the performance of firms relates to Mobile payments and Demographics

**The ABSTRACT clearly presents objects, methods, and results.**

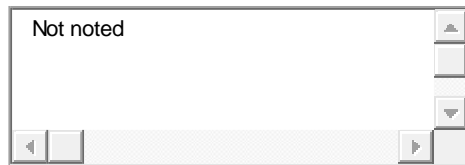
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*(Please insert your comments)*

The abstract can be enhanced by summarizing in a sentence or two about the methodological underpinning of the study

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

(Please insert your comments)

A screenshot of a comment box. The text "Not noted" is visible at the top. There are small up and down arrow buttons on the right side, and a horizontal scrollbar at the bottom.

**The study METHODS are explained clearly.**

\*

(Please insert your comments)

Can be enhanced by being explicit about the design and methodology as well as techniques used. E.g. Was there use of Questionnaires? Were there focus group discussions or expert interviews with the supermarket managers or auditors?

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

\*

(Please insert your comments)

- There are no major errors noted.
- Technically, I was expecting to find empirical data (figures) on the demographics of the respondents or the shoppers in the supermarket. This is not well addressed. In discussing the results and findings, more explicit inferential statistics supported by descriptive statistics would have communicated the results more succinctly and resonate well with such generic measures of firm performance like profits and losses, provision for cash handling, manual transaction support activities (that are automated with mobile payments), etc.
- The use and meaning of abbreviations like InMrktS, Educl, Emplst, etc are not clear

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

\*

(Please insert your comments)

The conclusion is to a large extent O.K.

It could be further enhanced by discussing conclusions for each objective of the study as was described.

The target 'stakeholders' for the recommendations are clearly stated.

**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 comprehensive and appropriate. I however noted a citation that is missing in the references (E.g. Joceyski et al., 2020 on page 1). It is important to countercheck so that each in-text citation has to be included in the list of references and vice versa

***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
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- 5

*Please rate the METHODS of this paper.*

[Poor] 1-5 [Excellent]

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- 1
- 2
- 3
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- 5

*Please rate the BODY of this paper.*

[Poor] 1-5 [Excellent]

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- 1
- 2
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- 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):**

Work on the suggestions from the review

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