



SDI Review Form 1.6

PART 1:

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2013_BJEMT_4670
Title of the Manuscript:	An Analysis of the Factors Influencing Consumers' Adoption of Mobile Money Transfer Services (MMTs) in Masvingo Urban, Zimbabwe
Type of the Article	Research paper

General guideline for Peer Review process is available in this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)

- This form has total 7 parts. Kindly note that you should use all the parts of this review form.



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PART 2: Review Comments

	Reviewer's comment	Author's comment <i>(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<u>Compulsory</u> REVISION comments	Good structure easy to follow and different sections give some evidence of the author's efforts to prove their hypotheses.	Thank you.
<u>Minor</u> REVISION comments	While the actual ideas is to address An Analysis of the Factors Influencing Consumers' Adoption of Mobile Money Transfer Services (MMTs) in Masvingo Urban, Zimbabwe the manuscript needs some editorial effort for enhancing its general formatting. There are lots of fonts in consistence all over the paper i.e. line 38,39,72,79,108, 130 and so on. The Figure 2: is disintegrated in two parts which makes it very difficult to follow the proposed model, it needs some amendments. Line 261 the methodology did not identifying people classification, what kind of people were interviewed, students, Telecom employees, Manger from Banks? What were their levels of Technology understanding?	Noted and corrected Noted and the figure has been grouped to avoid disintegration The target respondents were MMT customers in Masvingo urban



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	Line 335 Table 2: ANOVA test results for Perceived Usefulness, acronyms are not defined, for example what does D.F stands for, what is F, again in Table 3: Linear regression results for Perceived Usefulness, what does B, t, and Sig stands for?	
<u>Optional/General</u> comments	This paper is not about security but one of the biggest challenges to the mentioned Countries in the paper for Mobile Money adoption to date has been security. That has influenced at large the consumer's decisions to use the service. It would have been prudent to see how can that "Security aspect" is incorporated to authors hypothesis (H3) However the authors should consider, the different set up and nature of the cited countries were adoptions have taken place very well, such as countries policies, governance patterning Mobile Money. What worked in Kenya and Tanzania might not work in Zimbabwe, its not one size fits all.	Noted and this shall be presented in another research study. Noted. However, it will be interesting to note that the purpose of the research study was partly to predict whether the recorded success in other African countries would be experienced in Zimbabwe with respect to adoption of MMTs.