SDI Review Form 1.6

PART 1:

Journal Name:	**British Journal of Economics, Management & Trade**
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** *(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)*
Compulsory REVISION comments	1. **The authors should consider using academic writing style. For instance, the use of superfluous adjectives (e.g., gargantuan opportunities) is a bit excessive.** 2. **The literature review, or at least, explanation and discussion of what MMT is missing in the literature review section. This is important, it should be included. Only half a page has been dedicated to MMT.** 3. **Figure 2 needs to be re-drawn. As is, one half of the diagram is on one page and the other half on the following page.** 4. **Results of the Cronbach's alphas are not shown. It would be nice to report these.** 5. **Also related to Cronbach's alpha, I am not sure if it can be used to test validity as claimed in Line 267. Maybe PCA or factor analysis could be used to test construct validity.** 6. **Administration of questionnaires on Line 271 is not very clear. What do you mean by "physically?"** 7. **Line 275: you can delete the "and analysis," so that the title would read "Research Findings"** 8. **The results presented from Lines 279 to 295 can be better illustrated in the form of tables or graphs.** 9. **PEOU & BI' Chi square: What is the**	The word gargantuan has been replaced with 'enormous'.10 Figure 2 has been grouped. Noted We have changed the word "physically" and replaced it with a statement that reflects that questionnaires were self-administered/ interviewer administered. Noted and corrected. The tables have been added in line with recommendations. The researcher have noted the

	measurement level for BI? How appropriate is it to run a Chi square test on two numerical (PEOU & BI). Or am I confused because you later use regression analysis to test BI. **. In Tables 3 & 4, you seem to report only the p-value (sig). However, the coefficients of the regression equations are omitted from your subsequent discussions. For instance, in Table 3, "MMT services are easily accessible" and the DV, although having a p<.05, are observed as having a negative relationship (B = -.196). These results suggest that there is an inverse relationship between these two variables, but your comments on it suggest that the relationship is positive. The same issue is seen in Table 4.** .	recommendations and have revisited the statistical analysis and have since resorted to using Regression results for all the variables. This decision made to ensure consistency in presenting research results. The suggestions on reporting have been considered and adjustments hitherto are highlighted in the corrected manuscript.
Minor REVISION comments	1. Double check the spelling of Safaricom. There are different spelling on pages 2 and 3. 2. Try to draw your own tables and avoid the SPSS-generated tables. 3. Once you have provided the full name as well as the acronym (in brackets), it is not necessary to repeat the full name and acronym in subsequent usage. For instance, if you say. "Technology Acceptance Model (TAM)." It is acceptable just to refer to it is "TAM" only and not "Technology Acceptance Model (TAM)."	Noted Noted Noted
Optional/General comments		