Review Form 1.6

Journal Name:	**Asian Journal of Economics, Business and Accounting**
Manuscript Number:	**Ms_AJEBA_90907**
Title of the Manuscript:	**A conceptual model to determine factors influencing mobile money banking adoption in Ghana**
Type of the Article	**Original Research Article**

General guideline for Peer Review process:
This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty'**, provided the manuscript is scientifically robust and technically sound.
To know the complete guideline for Peer Review process, reviewers are requested to visit this link:
(https://www.journalajeba.com/index.php/AJEBA/editorial-policy)
PART 1: 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	**According to your technique prefer to add these references and refer to your methodology is a good writing and clear but try to make them more clear and cite these titles as references because many mistakes found and the titles as the following:** **1. Improve DC Motor System using Fuzzy Logic Control by Particle Swarm Optimization in Use Scale Factors.** **2. Design of WiMAX Network for Istanbul Universities With OPNET** **3. A New Novel Optimization Techniques Implemented on the AVR Control System using MATLAB-SIMULINK** **4. Enhance of the Steering Control System for Electric Golf Cart Using MATLAB with FOPID** **5. Design and Implementation of multilevel security based home management system** **6. Rider Optimization Algorithm implemented on the AVR Control system using MATLAB with FOPID** **7. Optimum AP Estimation Location for the communication of different mmWave bands** **8. Design and Implementation of Motor Speed Control Model by using PLC** **9. Design and Implementation of Water Level Tank Model by using SCADA System** **10. Implementation method for Wireless Signal Transfer Using Wincc and Smart Server in SCADA system** **11. Control Engineering with MATLAB at LAP Lambert Academic Publishing – BOOK.** **12. Design and Implementation of Chirp Fiber Bragg Grating for Long Haul Transmission System using Opti-system** **13. Implementation of Microstrip Patch Antenna using MATLAB** **14. Design and Implementation of 200 G Passive Optical Network** **15. Implementation of the parallel robot using FOPID with fuzzy type-2 in use social spider optimization algorithm** **16. Optimization and Enhancement of Charging Control System of Electric Vehicle Using MATLAB SIMULINK** **17. Implement Image Encryption on Chaotic and Discrete Transform Domain Encryption** **18. Distortion Detection for Multi Class Barcode using Fine Localization with Image Recognize** **19. Execute Image Processing by using FPGA Acceleration** **20. Review on Chaotic Theory using DNA Encoding with Image Encryption** **21. Enhancement of Similarity for Image Segmentation** **Your methodology needs to mention the flowchart with its equations, tables, figures…etc.** **Need to give a brief conclusion of your results and analysis.** **Make your references according to the journal template and be careful at this point.**	
Minor REVISION comments		
Optional/General comments		

PART 2:

	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)*
Are there ethical issues in this manuscript?	*(If yes, Kindly please write down the ethical issues here in details)*	

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Reviewer Details:

Name:	**Noorulden Basil Mohamad Alhamadani**
Department, University & Country	**Al-esraa University College, Iraq**