

Review Form 1.7

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_108847
Title of the Manuscript:	MOBILE PHONE TECHNOLOGY, AGENCY BANKING SERVICES, ONLINE BANKING SERVICES AND FINANCIAL INCLUSION OF SMALL AND MEDIUM ENTERPRISES IN KENYA
Type of the Article	Original Research Article

PART 1: 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>
<p>Compulsory REVISION comments</p> <ol style="list-style-type: none"> Is the manuscript important for scientific community? (Please write few sentences on this manuscript) Is the title of the article suitable? (If not please suggest an alternative title) Is the abstract of the article comprehensive? Are subsections and structure of the manuscript appropriate? Do you think the manuscript is scientifically correct? Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<ol style="list-style-type: none"> It contributes to knowledge so it's important to the scientific community. Relating to the content of the article and the scope of the study the title encapsulates the study's purpose. The abstract is silent on the tools used to analyse the data if that could be incorporated. The literature missed out on the specific objective set for the study, which should be a subsection or using systematic literature instead to capture the objective and purpose of the study. When those minor changes are made, it will serve the purpose of the study. The references are good, however, some sections of the article lack referencing 	
<p>Minor REVISION comments</p> <ol style="list-style-type: none"> Is language/English quality of the article suitable for scholarly communications? 	The article needs some language editing.	
<p>Optional/General comments</p>		

PART 2:

	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>
<p>Are there ethical issues in this manuscript?</p>	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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