

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
Manuscript Number:	Ms_AJEBA_129859
Title of the Manuscript:	Digital Financial Transactions and Business Performance: The Role of Mobile Money in Ghana's SME Sector
Type of the Article	

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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 guidelines for the Peer Review process, reviewers are requested to visit this link:

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#### PART 1: Comments

	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	This manuscript makes a significant contribution to the scientific community by providing empirical evidence on the impact of mobile money adoption on the performance of Small and Medium Enterprises (SMEs) in Ghana. The findings have important implications for policymakers in developing countries seeking to promote financial inclusion and economic growth through digital financial technologies. The study contributes to the growing body of literature on the impact of mobile money on economic development and provides valuable insights for businesses, investors, and researchers interested in understanding the role of digital finance in the modern economy. By highlighting the challenges and opportunities associated with mobile money adoption, the manuscript offers valuable guidance for stakeholders in designing and implementing effective policies to maximize the benefits of this transformative technology.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	<p>The abstract is generally comprehensive, but it could be improved by adding a few key points:</p> <ul style="list-style-type: none"> <li>Briefly mention the existing research gap or the specific motivation behind this study. For example: "While previous studies have explored the impact of mobile money on various aspects of economic development, limited research has specifically examined its direct impact on SME performance in the Ghanaian context."</li> <li>Include a brief mention of the sampling technique used. For example: "A stratified random sampling technique was employed to select 120 SMEs..."</li> <li>Acknowledge any limitations of the study. For example: "This study is limited to the Sunyani Municipality and may not be fully representative of the entire Ghanaian SME sector."</li> <li>Briefly mention specific policy recommendations based on the findings. For example: "Policymakers should encourage mobile money adoption among SMEs by promoting financial literacy programs, improving mobile network infrastructure, and creating a supportive regulatory environment."</li> </ul>	
Is the manuscript scientifically, correct? Please write here.	The manuscript demonstrates a solid foundation for scientific research. However, by addressing the aforementioned points, the study can be further strengthened and its findings more robustly established.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Sufficient	
Is the language/English quality of the article suitable for scholarly communications?	Yes	
<u>Optional/General</u> comments		

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

#### Reviewer Details:

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