Review Form 1.6

Journal Name:	**Asian Journal of Economics, Business and Accounting**
Manuscript Number:	**Ms_AJEBA_86990**
Title of the Manuscript:	**Influence of trust in the adoption of Digital banking Platforms: A case study of a public Ghanaian bank**
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:

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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	The researchers must be specific as to which one they are working on. Or they must indicate the trend to justify why they want to generalise to all forms of digital banking platform in the study area. They should indicate the literacy rate among banked users, that could also reveal why such poor adaptation level, since their area of focus require some technology know how They have to also explain what is internal and external business operation **…why the choice of positivism philosophy**	
Minor REVISION comments	There are a couple of areas the researchers must reference: … In recent times, banks have employed information systems for their internal and external business operation and the delivery of banking services to their clients. …… Banking service started in Ghana in 1953 during the colonial times of the Gold Coast. Banking service in Ghana started with the establishment of the Bank of England in the then Gold Coast ……. Although digital banking is still evolving, customers are gradually embracing digital banking services. …… The concept of trust has been studied within various disciplines such as accounting, sociology and information systems …. Trust is thus considered as a diverse construct which can be difficult to conceptualize because of its ability to manifest in many forms …. The difficulty in defining trust is first because trust is an abstract concept with similarities to terms such as reliability, credibility and confidence …… The second reason is that the concept of trust is multifaceted which includes cognitive, affective and emotional elements **……** One of the widely cited factors that discourages consumers from using digital banking platforms is the lack of trust **……**Practitioners and academics are becoming increasingly concerned with the initiation, building and maintenance of trust between organisation and consumers as significant drivers of successful digital banking. …….. Trust means that there are various situations characterised by uncertainty and perceived risk	
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)*	

Reviewer Details:

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