

Journal Name:	Asian Journal of Agricultural Extension, Economics & Sociology
Manuscript Number:	Ms_AJAEES_109585
Title of the manuscript:	Assessment of the quality of banking services felt by rural customers
Types of Articles	This article not only presents the results but also offers practical implications for the banking industry and policymakers. Recommendations to improve reliability aspects can be valuable guidelines for improving banking services in rural areas. In addition, the integration of new technologies to improve service quality marks a step forward in meeting the needs of the times.

<p>3. Is the abstract of the article comprehensive?</p>	<p>mentioned in the article, in particular the experience of rural customers about banking services in the research area.</p> <p>The main requirement as an elbow is further explanation of the main components in the abstract: Research Objective: The abstract clearly states that the purpose of the study is to evaluate the quality of banking services perceived by rural customers in Dantiwada taluka, Banaskantha district, Gujarat. Research Location and Sample: Details about the study site, namely Dantiwada taluka, Banaskantha district, Gujarat, as well as a representative sample selection of 300 rural customers from six villages provide clear context regarding the study area. Research Variables and Methods: The abstract explains that the independent variable is a personal and socioeconomic characteristic, while the dependent variable is the quality of banking services. Explanations of the use of interview schedules and scales developed by researchers to measure service quality provide details of the methodology used. Data Collection Procedure: Information that data is collected through personal interview techniques provides an overview of the in-depth and direct approach to research of participants, and this is shared in the abstract article.</p>	
<p>4. Are the subsections and structure of the manuscript appropriate?</p>	<p>In structuring the manuscript structure of "Introduction to Customer Service in the Banking Sector in India," you can follow a general structure involving several subsections. Research Justification or Justification, The Role of Service Quality in the Banking Industry, Service Quality Theory (Lewis and Booms, Parasuraman et al), Service Quality Dimensions Service Quality in the Banking Context, The Role of Service Quality in Building and Maintaining Customer Relationships Study Justification, Previous Studies in the Context of Banking Service Quality, Understanding the Dimensions of Service Quality, Discussion of Results in the</p>	

<p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and up-to-date? If you have additional reference suggestions, mention them in the review form.</p> <p><u>(Apart from the 6 points mentioned above, reviewers are free to provide additional suggestions/comments)</u></p>	<p>Context of Literature, Recommendations for Further Research List In each subsection, be sure to present the information clearly and logically. Also, be sure to include recent findings or research to maintain the relevance and credibility of your manuscript.</p> <p>Is it scientifically correct, because it contains the following elements: Title and Introduction: The title of the manuscript is self-explanatory and identifies the subject of research well. The introduction presents the research context well, namely the role of banks in the economy and the introduction of new technologies in banking services. Research Objectives: The objectives of the study (assessing the quality of banking services perceived by rural customers) are well explained. Data Analysis: The use of statistical tools such as descriptive type, correlation, ANOVA, and Cronbach alpha test is common and appropriate for this study. The results of data analysis should be presented clearly and easily understood. Research Results: Results that show the service quality assurance dimension is perceived as the highest rating are in line with expectations, and the explanation that the reliability dimension is perceived at the lowest rank provides important information.</p> <p>The information you provide is expected to include a variety of relevant and highly diverse studies, such as studies on customer behavior, CRM implementation, customer perceptions of service quality, and use of bank products by state-owned enterprises.</p>	
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	<p>Consider the Influence of New Technologies: Describe in more detail how the introduction of new technologies in the banking industry contributes to improved service quality.</p> <p>Results and Policy Implications: Discuss research results in greater depth and describe policy implications that can be drawn from research findings. How can these results be used by banks, governments, or financial institutions to improve banking services in rural areas? This can provide a better context for understanding your research contribution.</p> <p>Practical Implications: Discuss the practical implications of your research results. How can banks or financial institutions implement your findings in everyday practice to improve the quality of service to rural customers? Are there certain aspects that cannot be covered in this study and can be the focus of future research?</p>	
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<p>Comments MINOR REVISIONS</p> <p>1. Is the quality of the English article suitable for scientific communication?</p>	<p>In terms of language, the text in question uses clear and concise language to convey information. The conclusions of the study suggest that there is still room for improvement in terms of banking service provision in the affected regions, and the study's findings may give banks and other relevant parties more leverage to improve customer satisfaction.</p>	
<p>Optional/General comments</p>	<p>Involving research in Dantiwada taluka district of Banaskantha Gujarat, its focus on assessing the quality of banking services perceived by rural customers provides a relevant dimension in the context of local economic development. The results showed that the service quality assurance dimension ranked highest, followed by empathy, security, and responsiveness provided valuable insights into rural customers' preferences and perceptions towards banking services. Overall, this article makes a meaningful contribution to the understanding of the quality of banking services in rural areas, and the results can serve as a foundation for further improvement and development in an effort to improve the customer experience.</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>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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