

Review Form 3

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_130224
Title of the Manuscript:	Analysis of Mobile Banking Usage In Increasing Customer Trust and Loyalty
Type of the Article	Original Research Article

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 research provides valuable insights into customer psychology and decision-making in the context of mobile banking. The use of quantitative analysis through PLS-SEM adds robustness to the findings, offering empirical evidence on how trust mediates the relationship between perceived factors and loyalty. Furthermore, the study's focus on a developing country context enriches the global discourse on digital banking by highlighting unique challenges and opportunities faced in these markets.	
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.	Abstract is correct	
Is the manuscript scientifically, correct? Please write here.	The discussion appears to be mostly scientifically correct. The claim that perceived benefit does not significantly affect customer trust or loyalty contradicts the abstract, which states that perceived benefit positively and significantly influences customer trust and, indirectly, loyalty through trust.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	It is sufficient.	
Is the language/English quality of the article suitable for scholarly communications?	The language is satisfied. The researcher used symbol such as '&' instead of " and" in few places.	
<u>Optional/General</u> comments	<p>The manuscript makes a meaningful contribution to the literature and provides actionable insights, making it a strong candidate for publication in a journal focusing on digital banking, consumer behavior, or emerging markets.</p> <p>However, prior to publication, the authors should address the inconsistencies in the discussion regarding perceived benefit and ensure alignment with the results presented. Additional clarity on these points will strengthen the manuscript's credibility and impact.</p>	

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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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