

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.	The importance of the study is explained well. The theoretical framework of digital banking adoption by integrating perceived risks and benefits as key factors influencing trust and customer loyalty. It advances existing theories of consumer behavior, particularly in the context of financial technology in developing countries. The research highlights the pivotal role of trust as a mediating variable between perceived risks, benefits, and loyalty. Also, the research enriches the literature by addressing a research gap, emphasizing how risk perception can be mitigated through perceived benefits in fostering customer retention and satisfaction. The study with this theoretical model can serve as a basis for future studies in similar contexts or industries.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes suitable	
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.	Yes, The abstract of the article was comprehensive.	
Is the manuscript scientifically, correct? Please write here.	Yes, The manuscript scientifically was correct.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Yes, The references of the study were sufficient and recent.	

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Is the language/English quality of the article suitable for scholarly communications?	Yes, The language/English quality of the article was suitable for scholarly communications.	
Optional/General comments	<p><u>In the METHOD section:</u></p> <p>1- The research methodology has been adequately covered. However, the authors should explain clearly the sample size in this section.</p> <p>2- Under the heading "4.1. DESIGN STUDY", there are no references mentioned here: The authors should mention references in this section.</p> <p><u>In the DISCUSSION section:</u></p> <p>1- The DISCUSSION section should be improved. The link between the study's results and prior research should be clearly stated. Prior research should be added and linked with the study results, now completely missing.</p> <p><u>In the IMPLICATION section:</u></p> <p>1- Under the heading "8.2 PRACTICAL", The authors need to clarify the importance of the study towards the banks' managers and policymakers in the banking sector. How this study is practically important to the decision-makers?.</p>	

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

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