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| Journal Name: | [**Asian Journal of Economics, Business and Accounting**](https://journalajeba.com/index.php/AJEBA) |
| Manuscript Number: | **Ms\_AJEBA\_139643** |
| Title of the Manuscript: | **Evaluating Cybersecurity Awareness Levels among NMB Bank Plc. Customers in Morogoro Municipality** |
| Type of the Article | **ORIGINAL RESEARCH ARTICLE** |

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**PART 1: Comments**

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|  | **Reviewer’s comment**  **Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | **Author’s Feedback** (It is mandatory that authors should write his/her  feedback here) |
| **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 paper offers timely and meaningful insights into cybersecurity awareness among digital banking customers in  Tanzania, a subject that remains underexplored in the region. As financial institutions rapidly expand their digital services, the human factor is becoming increasingly important. Customer awareness and behavior play a pivotal role in shaping the security landscape. By focusing on end users of NMB Bank Plc in Morogoro Municipality, the study highlights practical gaps in cybersecurity knowledge that can expose both individuals and institutions to considerable risk.  The mixed-methods approach strengthens the contribution by providing both statistical evidence and qualitative context. Many cybersecurity studies emphasize institutional frameworks or technical safeguards, but this research shifts the focus to users. That perspective is essential and often overlooked. The findings show that while customers understand the concept of cybersecurity at a basic level, their ability to apply protective measures is limited. This raises important implications for policy, education, and how digital platforms are designed.  In practical terms, the study could help financial institutions and regulators improve security outcomes through targeted awareness campaigns and user-centered training programs. It also creates a foundation for future research that could explore regional or demographic differences in digital safety practices. For the scientific community, especially in emerging markets, this manuscript provides a meaningful step toward a more complete understanding of cybersecurity readiness in the context of financial digitalization. |  We thank the reviewer for recognising the significance and timeliness of our study. The human factor in cybersecurity, particularly in rapidly  digitalising financial environments, remains a critical yet underexplored area in many developing countries. By focusing on end-users of NMB Bank Plc in Morogoro Municipality, this study contributes practical insights that can inform interventions at institutional and policy levels. We appreciate your thoughtful summary and validation of our study’s  importance.   We are grateful for the reviewer’s acknowledgement of our mixed- methods design. Our intention was to capture both measurable awareness levels and the nuanced context of end-user practices and perceptions. The combination of quantitative and qualitative approaches indeed helped bridge gaps that single-method studies might overlook. We agree that placing emphasis on user behaviour, rather than solely institutional or technical frameworks, offers a fresh and necessary perspective on cybersecurity research in digital banking. |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | Yes, the title "Evaluating Cybersecurity Awareness Levels among NMB Bank Plc. Customers in Morogoro  Municipality" is suitable for the article. It clearly reflects the scope, target population, and geographic focus of the study. The phrasing is specific and avoids ambiguity, which helps readers quickly understand what to expect. Including the institution (NMB Bank Plc) and location (Morogoro Municipality) adds precision, making it easier to contextualize the findings. While it is a bit long, it balances clarity and relevance effectively. The title aligns well with the study’s objectives and methodology, making it appropriate for an academic and policy-focused audience. | We appreciate the reviewer’s assessment of the title. |

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| **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.** | The abstract of the article is generally well-developed and provides a clear overview of the study. It outlines the  motivation behind the research, emphasizing the rise of digital banking and associated cybersecurity risks. The inclusion of both quantitative and qualitative methods is appropriate, and the sample size is clearly stated. However, the text could be made more effective by streamlining some of the background information, which currently feels slightly repetitive. Too many numerical results are presented in quick succession, which can overwhelm the reader and dilute the key takeaway. Instead, highlighting one or two of the most critical findings would improve clarity. It might also help to better link the use of mixed methods to the depth of insight the study was able to generate. The policy implications at the end are relevant and well-placed, but the abstract would benefit from a stronger closing sentence that underscores the urgency of the research. With some trimming and tightening, the abstract would become more impactful without losing its comprehensiveness. | We thank the reviewer for these constructive suggestions. In response, we  have revised the abstract by condensing the background to reduce repetition, limiting the number of numerical results presented, and highlighting the most critical findings. We also reinforced the link between the mixed-methods approach and the depth of insight gained. A new closing sentence has been added to emphasise the urgency and policy relevance of the study. We believe that these revisions have improved both clarity and impact. |
| **Is the manuscript scientifically, correct? Please write**  **here.** | Yes, the manuscript appears to be scientifically sound in its approach and execution. The study is grounded in a  clear research problem: the gap between increased digital banking usage and limited cybersecurity awareness among customers. It adopts Protection Motivation Theory (PMT) as a theoretical framework, which is appropriate for understanding how individuals assess and respond to perceived risks. The choice of a mixed- methods design is also justified, as it allows the researchers to combine statistical analysis with contextual insights from ICT personnel.  The quantitative analysis is well-structured and makes good use of descriptive statistics and chi-square tests to explore the distribution of awareness across different cybersecurity topics. The sample size is appropriate, and the use of Cochran’s formula to determine it is methodologically correct. The qualitative component, though smaller, adds valuable perspective on institutional practices and reinforces the findings from the customer surveys.  That said, while the science is methodologically correct, the manuscript could benefit from clearer explanations in a few areas. For example, it might help to more explicitly connect the theoretical constructs from PMT to specific survey questions or behavioral outcomes. In addition, although the statistical analysis is appropriate, the interpretation of some results would be stronger with clearer emphasis on practical significance, not just statistical significance. | Thank you for your thoughtful and encouraging feedback. We have revised  the manuscript to strengthen the connection between theoretical constructs from PMT and specific survey questions and behavioural outcomes. Additionally, we have enhanced the interpretation of statistical results by discussing not only statistical significance but also their practical implications for customer behaviour and institutional strategies. These revisions aim to make the scientific contribution clearer and more applicable. |
| **Are the references sufficient and recent? If you have**  **suggestions of additional references, please mention them in the review form.** | The references in the manuscript are a mix of recent and older sources. While several citations are current and  relevant, including studies from 2020 to 2025, there are a few key sources dated before 2015 that stand out as outdated based on your criteria. For example:   **Rogers (1975)** and **Milne et al. (2006)** are foundational but dated. While they are used appropriately to support the theoretical framework (Protection Motivation Theory), it would strengthen the manuscript to cite more recent applications of PMT in cybersecurity contexts.   **Creswell (2014)** and **Cochran (1977)** are methodological staples, but both are pre-2015. If newer editions or more recent methodological discussions are available, they should be considered.   In contrast, most empirical and contextual sources are recent, including studies by **Choudhuri et al. (2024)**, **Shukla et al. (2025)**, **Zwilling et al. (2022)**, and **Wamala et al. (2020)**, which help ensure the relevance of the findings.  **Recommendation**: Retain older foundational references only where absolutely necessary (such as | We acknowledge the reviewer’s recommendation regarding the age of some  references. However, the foundational texts such as Rogers (1975) and Cochran (1977) have been retained due to methodologically and/or theoretically importance. |

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|  | classic theory or standard sampling formulas), but balance them with newer studies applying those  frameworks in current cybersecurity and digital banking contexts. Adding more empirical literature from  2018 onward, especially focused on Africa or similar digital environments, would help ensure the manuscript meets expectations for recency and relevance. |  |
| **Is the language/English quality of the article suitable**  **for scholarly communications?** | Yes, the language is generally suitable for scholarly communication. It is formal, clear, and mostly well-  structured. However, some sections are slightly wordy or repetitive. A light revision to improve flow and sentence clarity would enhance readability and precision without altering the academic tone or depth of the content. | Thank you for the suggestion. The manuscript has undergone a thorough  language revision to improve readability, reduce redundancy, and enhance sentence structure. These revisions were made while maintaining the scholarly tone appropriate for academic publication. We believe the improved clarity will facilitate greater reader engagement and comprehension. |
| **Optional/General** comments | The manuscript addresses a timely and relevant issue, especially given the growing reliance on digital banking in  developing regions. Its use of a mixed-methods design and focus on end-user behavior adds practical value. To strengthen its impact, consider tightening some sections for clarity, updating older references where possible, and emphasizing actionable recommendations more clearly. The study has strong potential to inform both academic research and institutional practice in cybersecurity awareness. | We are grateful for the positive overall assessment and the helpful  suggestions for strengthening our manuscript. |

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