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| Journal Name: | [**Asian Journal of Education and Social Studies**](https://journalajess.com/index.php/AJESS) |
| Manuscript Number: | **Ms\_AJESS\_140354** |
| Title of the Manuscript: | **Customer Satisfaction on E- Banking: Basis for Action Plan** |
| Type of the Article | **Original Research Article** |

**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.** | This manuscript brings an important contribution to the scientific community by evaluating user satisfaction with e-banking services in rural areas, a topic that is still not widely explored.  Using the SERVQUAL research model, applied to public employees in Cateel, Davao Oriental, the study analyzes how aspects like efficiency, reliability, and customer service impact the user experience.  The results highlight how essential it is for digital platforms to be accessible and designed to include all types of users, especially in regions with fewer resources.  Futhermore, the proposed action plan, based on the research findings, can serve as a practical guide for banks and public managers who want to improve digital banking services in similar communities. |  |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | The title is suitable, but it may sound generic and not very specific.  A more precise suggestion would be: “Customer Satisfaction with E-Banking in Rural  Philippines”  This alternative adds more specific context, making the manuscript easier to find in academic searches. |  |
| **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 is comprehensive and fulfills its purpose well. It clearly presents the study’s objective, the method used, the participant profile, and the main findings. It also highlights the proposal of an action plan, which shows the practical application of the results. Overall, it’s a concise and informative summary that gives a solid overview of the work. |  |
| **Is the manuscript scientifically, correct? Please write here.** | Yes, the manuscript is scientifically correct. The research objective is clear, and the methodology (SERVQUAL) is well applied. The findings make sense and align with what the study set out to investigate. |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | Yes, the references are sufficient and recent, ranging from 2014 to 2024, and they effectively support the study with relevant and up-to-date sources. |  |
| **Is the language/English quality of the article suitable for scholarly communications?** | Yes, the language and overall English quality of the article are suitable for scholarly communication, with clear structure and appropriate vocabulary. |  |
| **Optional/General** comments | I found the manuscript very well structured and relevant, especially because it focuses on rural areas, something that’s not often explored in digital banking research. The SERVQUAL model was a good fit, and the results offer practical suggestions. The writing is clear, and the action plan makes sense based on the findings. It was also nice to see that the use of AI was  mentioned transparently. Overall, it’s a meaningful contribution to the topic. |  |

**PART 2:**

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|  | **Reviewer’s comment** | **Author’s Feedback** (It is mandatory that authors should write his/her  feedback here) |
| **Are there ethical issues in this manuscript?** | No major ethical issues are apparent in this manuscript. In fact, a disclaimer is provided at the end of the article stating that AI was used to enhance the clarity and coherence of the discussion, improve overall language and grammar, and refine the abstract for  better readability and alignment with academic standards. |  |

**Reviewer details:**

**Felipe Luna Tersi, Eldorado Research Institute, Brazil**