|  |  |
| --- | --- |
|  | |
| Journal Name: | [**Asian Journal of Education and Social Studies**](https://journalajess.com/index.php/AJESS) |
| Manuscript Number: | **Ms\_AJESS\_141862** |
| Title of the Manuscript: | **ASSESSING THE SERVICE QUALITY AND CUSTOMER SATISFACTION OF FINANCIAL INSTITUTIONS** |
| Type of the Article | Original Research Article |

|  |  |  |
| --- | --- | --- |
| PART 1: Comments | | |
|  | 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 study offers valuable insight into how service quality affects customer satisfaction in rural financial institutions, particularly in a municipality that is not often the focus of academic research. By applying the SERVQUAL model, it highlights which service aspects truly matter to customers in rural settings. The findings are highly relevant for banking institutions looking to improve client experience and loyalty outside urban centers. It’s a timely contribution given the growing emphasis on financial inclusion. | Yes, definitely. |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | Yes, the title is clear, concise, and accurately reflects the study’s scope. It gives a good sense of what readers can expect from the manuscript. | Thank you so much. |
| 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 is informative and covers the essential aspects, research aim, method, and key findings. One small suggestion would be to briefly state that the SERVQUAL framework was used, which would add a bit more clarity for readers unfamiliar with the model. | Complied |
| Is the manuscript scientifically, correct? Please write here. | Yes, the manuscript appears well-structured and methodologically sound. The use of descriptive-comparative and correlational methods is appropriate for the research objectives. Statistical tools such as ANOVA and Pearson’s correlation were effectively applied. The conclusions are supported by the data, and interpretations are thoughtfully presented. | Thank you |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | The manuscript includes a good range of recent and relevant references, particularly from both local and international sources. It may be beneficial to include a few more regional studies from Southeast Asia to add contextual depth, but overall the citations are adequate. | Okay, thank you |
| Is the language/English quality of the article suitable for scholarly communications? | The manuscript is generally well-written. The academic tone is appropriate, and the ideas are expressed clearly. A few minor edits for grammar or phrasing might improve the flow slightly, but nothing that hinders understanding. | Thank you |
| Optional/General comments | Overall, this is a well-executed and meaningful study. It addresses an underrepresented area, rural financial services and offers practical takeaways for financial institutions. The discussion around empathy is especially intriguing and could open the door for more in-depth future research. The paper is definitely a worthwhile contribution.  This paper is well-organized, methodologically sound, and offers meaningful insights for both academia and practice. It only needs a few minor improvements perhaps a bit more elaboration on the empathy findings or light editing for clarity. But overall, it is strong and ready for publication with minimal revision. | Thank you |

|  |  |  |
| --- | --- | --- |
| **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?** | *(If yes, Kindly please write down the ethical issues here in details)* | There are no ethical issues found in this article. |