

Review Form 2

Book Name:	Economics and Entrepreneurship
Manuscript Number:	Ms_BPR_3336.4
Title of the Manuscript:	EFFECT OF FINANCIAL VULNERABILITY ON BANK CUSTOMER ENGAGEMENT AND CUSTOMER SATISFACTION IN SOUTH AFRICA: STRUCTURAL EQUATION MODELING APPROACH
Type of the Article	Book chapter

PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. 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. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	<div>1. The study addresses financial vulnerability in the context of persistent inflation and prolonged contractionary monetary policy, which is highly relevant in today's global economic landscape.</div> <div>2. The use of structural equation modeling provides a robust statistical foundation for the findings, enhancing their credibility and potential impact on the scientific community.</div> <div>3. The study's findings have direct implications for both banking practices and monetary policy, demonstrating the potential for academic research to inform real-world decision-making.</div> <div>4. By combining elements of finance, customer behavior, and economic policy, the research bridges multiple disciplines, potentially offering insights that could be valuable across various fields.</div>	
Is the title of the article suitable? (If not please suggest an alternative title)	<div>The current title is suitable and informative, there is room for minor refinement to enhance its impact and clarity.</div> <div>The decision to modify the title should balance comprehensiveness with concision, ensuring that it accurately reflects the study's content and attracts the intended audience.</div> <div>An alternative title suggestion that might enhance clarity and concision:</div> <div>"Financial Vulnerability, Customer Engagement, and Satisfaction in South African Banks: A Structural Equation Model"</div>	
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.	<div>Yes,</div> <div>The reviewer suggests that the abstract should emphasize the study's unique contribution to the existing body of knowledge on financial vulnerability and customer behavior</div>	
Are subsections and structure of the manuscript appropriate?	<div>Overall, the manuscript's structure is appropriate and follows a logical flow.</div> <div>Suggest separating the Discussion and conclusion into separate sub-sections.</div>	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	<div>The reviewer commends the manuscript for the following:</div> <div>1. The manuscript provides a thorough review of relevant literature, establishing a strong theoretical foundation for the study.</div> <div>2. The use of structural equation modeling (SEM) is suitable for examining complex relationships between variables. The study employs a systematic approach to data collection, screening, and analysis, enhancing the reliability of the findings.</div> <div>3. The manuscript presents a comprehensive analysis of the data, including descriptive statistics, correlation analysis, and hypothesis testing using SEM. The results are presented and interpreted</div>	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	<div>The reviewer suggests that while the current references are sufficient, incorporating some of the suggested sources could further enhance the manuscript's theoretical foundation and contextual relevance. Specifically, these additional sources would strengthen the discussion on vulnerable customers in the banking sector and provide more up-to-date perspectives on financial vulnerability, especially in light of recent global events.</div>	

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	<div>From search results, the following recent studies could be valuable additions:</div> <ul style="list-style-type: none"><li>de la Cuesta et al. (2021, 2022) on how banks should adapt to vulnerable clients' needs.</li><li>Xiao and Porto (2022) on financial vulnerability and banking services.</li><li>Le et al. (2021) on managing customers with financial difficulties.</li></ul>	
<div>Minor REVISION comments</div> <div>Is the language/English quality of the article suitable for scholarly communications?</div>	<div>The reviewer recommends several improvements to enhance the language quality of the manuscript:</div> <div><div>1. Proofreading:</div><div>A thorough review to identify and correct minor grammatical and punctuation errors.</div></div> <div><div>2. Sentence Structure:</div><div>Revising complex sentences to improve clarity and readability.</div></div> <div><div>3. Transitions:</div><div>Strengthening the connections between paragraphs and sections to ensure a smoother flow of ideas.</div></div>	
<div>Optional/General comments</div>		

PART 2:

	<div>Reviewer's comment</div>	<div>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)</div>
<div>Are there ethical issues in this manuscript?</div>	<div>(If yes, Kindly please write down the ethical issues here in details)</div>	

Reviewer Details:

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