

From: Irsaid@ulm.ac.id
To: [Procedia Environmental Science, Engineering and Management](#)
Sent: Friday, February 25, 2022, 12:07:53 AM GMT+7
Subject: Re: R-[AEAS]

Dear Editor

I have just uploaded to the journal website our paper 'PUSHING DIGITAL PARADIGM SHIFT FOR OLDER BANK SYSTEM TO IMPROVE THE ENVIRONMENTAL CONDITIONS' which we have revised according to reviewers' comments.

The reviewers' comments are very useful to improve our paper.

I am looking forward to collaborating with you further for the publication of our paper.

Thanks and regards,

Laila Said
Lambung Mangkurat University, Indonesia

On Wednesday, January 24, 2022, 01:56:50 PM GMT+7, [Procedia Environmental Science, Engineering and Management](#) wrote:

Please find attached a copy of the referee reports on the above article for your perusal.

I request you to follow the comments of the reviewers and provide a suitable response to each reviewer's comment and send it to me via email within the next 10 days at the latest.

In order to increase the quality of the journal, I expect you to do the necessary professional editing on your article and make sure that your manuscript is free of any grammatical errors and English language bias.

Review comment:

- The language of the paper should be improved to be suitable for an international audience. More specifically, the authors are recommended to consult an English native-speaker to enhance the manuscript.
- The abstract should quantify the results, and specify the scope and findings of the field.
- What is the main contributions of this research? The main advantages and contributions of this research need explained.
- The paper presents an empirical study on banking system to improve the environmental conditions in Indonesia. While there is interesting and original data in this paper, there are several shortcomings in the manuscript. Hence, revision and resubmission is recommended, based on the following specific comments: 1. The Authors have not included a number of recent important contributions in the related fields, for example: Lentner C., Vasa L., Kolozsi P.P., Zéman Z., (2019), New dimensions of internal controls in banking after the GFC, *Economic Annals-XXI*, 176, 38–48. 2. The conclusion should focus on the primary research findings.
- The results should be explained clearly.
- Managerial insight could be added.

The following concerns are raised after reading the paper:

The related literature reviewed should be followed by a comprehensive research gap analysis;

The numerical study needs more elaboration and analysis using more multi-dimension illustrations;
 The managerial implications should be well discussed in the application areas of the approach.
 Feel free to ask if you have any questions. Thank you.

Best Regards,

A Summary of the Review Process Titled:
PUSHING DIGITAL PARADIGM SHIFT FOR OLDER BANK SYSTEM TO IMPROVE THE ENVIRONMENTAL CONDITIONS

Corresponding author: Dr. Laila Refiana Said
 (February 25, 2022)

Reviewers' comment		Description of revisions		Location of revisions
Reviewer :				
1.	<i>The language of the paper should be improved to be suitable for an international audience. More specifically, the authors are recommended to consult an English native-speaker to enhance the manuscript.</i>	1.	The manuscript has been reviewed and edited by the professional proofreader.	Entire manuscript
2.	<i>The abstract should quantify the results, and specify the scope and findings of the field.</i>	2.	<i>The manuscript has been revised by adding the following lines in the Abstract:</i> At first glance, it might seem that banks and other financial institutions hold less accountability for environmental preservation compared to other companies. Although they might not be polluters themselves, probably they will have a banking interaction with some companies that are polluters or might be in the future. ... Therefore, it is recommended that banks focus more on user-friendly and environmentally-friendly mobile features than complex features, primarily when serving older customers.	p. 1
3.	<i>What is the main contributions of this research? The main advantages and contributions of this research need explained.</i>	3.	<i>The manuscript has been revised by adding the following paragraphs:</i> There is hardly any study that sheds light on the baby boomers and X generation customers at provincial/regional development banks on how their perceptions on e-service quality and satisfaction affect WOM...	p. 3 paragraph 2

4.	<p><i>The paper presents an empirical study on banking system to improve the environmental conditions in Indonesia. While there is interesting and original data in this paper, there are several shortcomings in the manuscript. Hence, revision and resubmission is recommended, based on the following specific comments: The Authors have not included a number of recent important contributions in the related fields, for example: Lentner C., Vasa L., Kolozsi P.P., Zéman Z., (2019), New dimensions of internal controls in banking after the GFC, Economic Annals-XXI, 176, 38–48.</i></p>	4.	<p><i>We have added the related references and incorporated the in-citations as suggested by the reviewers</i></p>	references
5.	<p><i>The conclusion should focus on the primary research findings.</i></p>	5.	<p><i>We have revised the conclusion by adding this paragraph:</i> E-service quality mobile banking is widely done in conventional banks, but only a little research is done on regional banks in Indonesia. This research contributes significantly both theoretically and practically. Research limitations include this research is still a case study in a regional bank, with sampling techniques convenience purposive sampling. Future research should include some regional banks with more representative samples. Future research should also analyze potential intergenerational differences in perception of the Quality of mobile banking services, but also in the development of performing sensors for environmental monitoring and other applications.</p>	p. 16 paragraph 3
6.	<p><i>The results should be explained clearly.</i></p>	6.	<p><i>The Result section has been revised by adding more comprehensive discussion regarding the findings.</i></p>	p. 5-16

7.	<p><i>Managerial insight could be added. The managerial implications should be well discussed in the application areas of the approach.</i></p>	7.	<p><i>We have added the following paragraph: Although the bank has a high technology mobile banking feature, if it is not perceived satisfactorily according to customers' needs and convenience, it will not be created positive WOM. It is crucial to analyze the perception of service quality of baby boomers and generation X in mobile banking so that banks can determine factors that are considered essential and bring satisfaction to customers concerning positive word of-mouth (WOM). Mobile technology that is considered excellent by service providers can be seen differently by customers (Lentner et al., 2019). In this study, customers of baby boomers and generation X are more concerned with user-friendly factors than advanced features because they are considered too complex, resulting in dissatisfaction (difficulty) in mobile banking technology. Although older customers want convenience and easiness in mobile banking transactions, they still put security factors.</i></p>	p. 16; paragraph 1
8.	<p><i>The related literature reviewed should be followed by a comprehensive research gap analysis.</i></p>	8.	<p><i>The research gaps have been presented in the Introduction section. Following the reviewer's comment, we have added several research gaps, including:</i></p> <ul style="list-style-type: none"> - However, as the migration of offline transactions to online increases, the amount of research on mobile banking adoption is still not satisfactory (Merhi et al., 2020)... - Research on e-service quality in regional government owned-banks is minimal... - 	Introduction p. 1: paragraph 1 – 2
9.	<p><i>The numerical study needs more elaboration and analysis using more multi-dimension illustrations.</i></p>	9.	<p><i>This research has undergone several quantitative analysis of structural equation modelling. The path analysis of the relationship among variables was emphasized for conciseness. We have added the research results in the section.</i></p>	p. 5-16