request documents ila said <lrsaid@ulm.ac.id> Wed, Mar 29, 8:05 AM to customerservice@springernature.com, To whom it may concern.

Dear Sir/Madam:

My name is Laila Refiana Said, an Assoc. prof. of Lambung Mangkurat University.

A few years ago, my colleagues and I published our article in the Journal of Financial Services Marketing, titled A comparison of conventional versus Islamic banking customers attitudes and judgment (https://link.springer.com/article/10.1057/s41264-021-00113-0#additional-information).

My colleague lost our documents related to LoA and correspondence of the review process (around January 2020 – July 2021).

As my students and I intend to submit our following study to the Journal of Financial Services Marketing, I need to get those document archives. Where can I get our previous LoA and correspondence of the review process?

Looking forward to your response, and thank you very much in advance.

Best regards,

Laila Refiana Said

Sent from Mail for Windows

request documents Ticket ID [#7801542]

External

Inbox

Springer Nature Customer Service

Wed, Mar 29, 8:05 AM

to me

Thank you for your message to our Customer Service teams, which has been received and is recorded under Ticket Number [#7801542].

This is an automated response but we will respond to your query as soon as possible. Our average response time is 24 hours, and if your query needs to be handled by our second-level teams, please note that it may take longer to respond.

In the meantime, depending on the nature of your query you may wish to consider visiting our self-service portal which provides answers to many frequently asked questions.

If you wish to add anything to your query, please reply to this email referencing the ticket number above. Please note we will only use personal data you provide as set out in our privacy policy.

With kind regards

\_\_\_\_

Vielen Dank für Ihre Nachricht an unsere Kundenservice Teams, die unter der Ticketnummer [#7801542] erfasst wurde.

Dies ist eine automatisch generierte Antwort. Wir werden Ihre Anfrage so schnell wie möglich beantworten. Unsere durchschnittliche Antwortzeit beträgt 24 Stunden.

Bitte beachten Sie, dass in Ausnahmefällen die Bearbeitung durch unsere Fachabteilung etwas länger dauern kann.

In der Zwischenzeit können Sie auch gerne unser Online-Hilfe-Portal besuchen, hier finden Sie Antworten auf die am häufigsten gestellten Fragen.

Wenn Sie Ihrer Anfrage etwas hinzufügen möchten, antworten Sie bitte auf diese E-Mail mit Bezug auf die oben genannte Ticketnummer. Bitte beachten Sie, dass wir nur die von Ihnen gelieferten persönlichen Daten verwenden werden gemäß unserer Datenschutzerklärung.

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Re: request documents - Ticket ID [#7801542]

External

Inbox

Springer Nature Customer Service

Wed, Mar 29, 5:20 PM

to me

Dear Laila Refiana Said,

Thank you for contacting Springer Nature.

I have reviewed your query which needs the involvement of another department; I have therefore escalated it to the relevant team and they will follow-up with you as quickly as possible.

If you have any questions, please do not hesitate to contact us quoting your Ticket ID [#7801542].

With kind regards,

Kevin Lumanog

**Customer Service** 

Acceptance email External Inbox

Malik Shahzad Attachments Fri, Apr 7, 1:33 AM to ila

Dear Mr. Shabbir:

I am very pleased to inform you that your manuscript "A comparison of Conventional vs Islamic Banking Customers Attitudes and Judgement" has been accepted for publication in the Journal Of Financial Services Marketing with no further changes.

Your paper will now be sent to Palgrave Macmillan where it will be processed. Please see the notes from Palgrave at the end of this email regarding the next steps. It is important that you comply with the instructions, otherwise it may not be possible to publish your paper.

Once the manuscript has been copy edited and typeset, you will receive an email directing you to our e.Proofing system, where you will be able to check the text of your article and make any corrections to it prior to final publication. You be able to answer any queries from our typesetters at the same time. Please remember that the e.Proof will be your last chance to check the article before it is published, so it is important that you review it carefully.

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Thank you for your contribution to our Journal. If you have any questions, feel free to contact our editorial office.

Sincerely,

Dr. Okey Peter Onyia Editor-in-Chief Journal Of Financial Services Marketing One attachment

• Scanned by Gmail

## Answer to Reviewer Comment

## Dear Editor,

We authors have incorporated all the suggested comments and highlighted in RED colour for your kind attention. We authors have provided all the answers of each suggested comment separately. We have proof read of our paper from professional English speaking person to improve the quality of whole paper. We have also check this paper on Grammarly software to improve the quality of this paper and deleted all the mentioned/highlighted mistakes by Grammarly software.

It is requested you to accept these changes and publish our paper soon.

Thanks

## **Reviewer's comments to Authors**

The attached reviewer reports indicate the revisions that are required. Please address the comments as fully as possible.

Answer: Thanks for your comments. We authors have provided all the answers of each suggested comment separately.

Reviewer #2 (Comments to the Author (Required)):

1- Line 6-8: This sentence is not a question. Please delete the question mark.

Answer: Thanks for comments. We authors have deleted the question mark and added dot as per suggestion by reviewer.

2- Line 36, 39, 41 etc and among the manuscript, please use % in place of "per cent". (For example, 0.3%).

Answer: Thanks for comments. We authors have added % on above shared lines and highlighted in RED colour.

3- Line 57-58: This sentence is not a question. Please delete the question mark.

Answer: Thanks for comments. We authors have deleted the question mark and added dot as per suggestion by reviewer.

4- Please use a dot after et al., all over the manuscript. For example Line 111 Court Matloob et al. (2020)..... Line 124 Liu et al. 2021..... Line 149 Irfan et al. (2011) Line 201 Kashif et al. (2016) Line 254 Shabir at al. (2015).

Answer: Thanks for comments. We authors have added the dot (.) in above citations and all other references as well in the paper.

5- Line 144 please write the first letter of Kasim with uppercase letter.

Answer: Thanks for comments. We authors have added Kasim as upper case letter and highlighted in Red colour.

6- Table 5.1.1. The 0% of respondents did not hear about Islamic banking but line 261 you said that only 2% respondents did not hear about Islamic banking. Please check the table and explanations.

Answer: Thanks for comments. We authors have corrected it and highlighted in Red colour.

7- Table 5.1.2. The 24% of the respondents did not hear about Islamic banking but line 272 you said that the most (35%)....

Answer: Thanks for comments. We authors have corrected it and highlighted in Red colour.

8- Table 5.3.4 and 5.4.5 Please either use smaller punto or make the page horizontal.

Answer: Thanks for comments. We authors have adjusted the all tables in same one format.

9- Data of Table 5.4.2 and your explanations are not compatible with each other again.

Answer: Thanks for comments. We authors have corrected the tables and explanation and highlighted in Red colour

10- Data of Table 5.4.6 and your explanations are not compatible with each other again.

Answer: We have corrected explanation as per table 5.4.2 data. Kindly see on page number 26 with line 471 to 485.

11- Line 505: Please explain why the consumers did not want to convert their account into Islamic banking account.

Answer: The Islamic banking is new in Pakistan and most of customers feel that it may work effectively or not. Due to this fear and confusion that customers don't want to convert their account toward Islamic banks.

12- Please check the English grammar of the sentence in Lines 519-524.

Answer: We have corrected the English Grammar issue and rewritten the whole paragraph. Kindly see on page number 28 with line 507 to 512.

13- Line 645: please check the punto.

Answer: We have corrected.

14- You repeat the previous section in results and discussion. In the first sentence, some of the year of the references in brackets and some of them are not in brackets. You are describing an Islamic reality, please try to be more attentive and meticulous. Please delete this section complete.

Answer: Thanks for your nice comment. We have deleted the whole section as per your suggestions.

15- Your work is admirable. After the cited corrections, I would like your work to be published.

Answer: Thanks for your comment. We authors are so appreciative of your time spent on reviewing our article. We are also very thankful for your recognition of our work. We authors have provided all the answers of each suggested comment separately to improve its quality and meet the journal requirement.

Reviewer #3 (Comments to the Author (Required)):

Dear Author,

I have the following suggestions to improve the manuscript.
The title is too long and contains mistakes. I suggest A comparison of conventional v Islamic banking-attitudes and judgement

Answer: Thanks for your comment. We authors have changed the title as per your suggestion and highlighted new suggested title in Red colour for your kind attention.

2. Please have the manuscript edited by a native English speaker or professional editor. There are too many grammatical mistakes.

Answer: We have proof read of our paper from professional English speaking person to improve the quality of whole paper. We have also check this paper on Grammarly software to improve the quality of this paper and deleted all the mentioned/highlighted mistakes by Grammarly software.

3. More information is required about the questionnaire construction. Is it drawn from previous studies? Provide information about the reliability of the questionnaire.

Answer: We have checked the reliability and values satisfied the reliability and validity. We authors have adopted questionnaires from below two studies and structure it as per demand of our study objectives. Kindly see below two studies.

Shabbir, M. S. Rehman (2019). Layers of Misconceptions About Islamic Banking: Are Islamic Banks Threats, Challenges and Opportunities for Investors. *Journal* of Islamic Marketing, 32(1), 33-48.

Shabbir, M., & Rehman, A. (2015). Barriers to service quality in the banks of Pakistan: a comparative study of Islamic and conventional banks. *Bus Eco J*, *6*, 178.

4. Table 5.2 convert in %

Answer: We have converted table 5.2 in % format as per your suggestion.

5. There is a limited link to the literature regarding the results. Also, the discussion is very limited.

Answer: We authors have added new literature. Kindly see on page number 8 with number 208 to 220.

The Reviewer 2 has suggested us on point no (14) to delete the complete section of Results and Discussion. We have deleted the whole section as per suggestion of Reviewer 2.

6. Limitations of the research is missing.

Answer: We have added and highlighted the limitations of our study. Kindly see on page number 30 with line numbers 554 to 558.

7. Highlight the contribution/originality in the introduction.

Answer: We have highlighted the contribution/originality in the introduction. Kindly see on page number 2 and 3 with line numbers 51 to 63.

8. The tables need proper formatting.

Answer: We have formatted all the tables in same sequence and meet the journal requirement.

When returning your revised manuscript, please provide a covering letter that details how the revisions have been addressed and where the amendments may be found in the revised manuscript.

Answer: We authors have incorporated all the suggested comments and highlighted in RED colour in whole paper for your kind attention. We authors have provided all the answers of each suggested comment separately.

## **Concluding Remarks for Reviewer**

We authors are very thankful for your encouraging remarks. We have incorporated all of your suggestions. We hope the revised manuscript meets the journal merit criteria.