

OPEN PEER REVIEW

Consumer Trust in Digital Banking: A Qualitative Study of Legal and Regulatory Impacts

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1. Round 1

1.1. Reviewer 1

Reviewer:

The section on data analysis with NVivo is quite general. Please provide a more detailed description of the coding process, including examples of initial codes, how they were grouped into themes, and any iterations that took place in the coding framework.

The manuscript discusses the impact of regulatory frameworks on consumer trust but lacks depth in explaining how specific regulations impact consumer perceptions. Please include examples of specific regulations and their direct or indirect impacts on trust levels among digital banking users.

The section on implications for practice is somewhat vague. Provide specific, actionable recommendations for digital banking institutions and policymakers based on the study's findings, such as the development of targeted customer education programs or specific types of technological enhancements.

Authors revised the manuscript and uploaded the document.

1.2. Reviewer 2

Reviewer:

The current demographic breakdown is useful, but additional granularity could enhance understanding of the sample. Please include information such as the economic background or technological proficiency levels of participants, which could influence their trust in digital banking.

The conclusions drawn are quite broad. Refine these by linking them more closely with specific findings from the data, thereby demonstrating how the results specifically support the conclusions made about the importance of regulatory, security, and trust dynamics.

While ethical considerations are mentioned, the manuscript would benefit from a more detailed explanation of the measures taken to protect participant confidentiality and data integrity during the research process.

Authors revised the manuscript and uploaded the document.

2. Revised

Editor's decision: Accepted.

Editor in Chief's decision: Accepted.