Dear Dr. Chih-Chien Wang  
CMR Editor

re: “A Cross-cultural Comparison in E-bank based on Multiple Mediation of Trust; manuscript ID: # CMR17843.

We are most grateful to you and the reviewers for the helpful comments on the original version of our manuscript. We have taken all these comments into account and submit, herewith, our revised version.

We look forward to hearing from you at your earliest convenience.

Yours sincerely,

Thi Mai Le

**Revise Table**

Paper ID：# CMR17843

Paper Title： A Cross-cultural Comparison in E-bank based on Multiple Mediation of Trust

Reviewer A：

|  |  |  |
| --- | --- | --- |
| **No** | **Comments** | **Responses** |
| 1. | The author needs to re-write the abstract clearly in point wise. | Thank you for your comment. We have taken this comment to rewrite our abstract |
| 2. | The author needs to explain why some characteristics of demographic like age and education are not considered as youths are active in internet than elders. | In the revised version of our paper, we added a paragraph in page 8 to explain results related to age, education. But these individual characteristics of demographic like as gender, age, occupation and education in both countries have significant effect, so they do not be further considered |
| 3. | The paper is focus on cross-cultural comparison but the paper does not clearly mentioned cultural differences in two countries. | In the revised version of our paper, in page 7, we have mentioned why our research was conducted in two countries, Indonesia and Taiwan |
| 4. | The originality in research methodology is not clear. | The research based on the previous research which conducted on trust, customer satisfaction and customer loyalty. However, main aim of this study is to test the importance of the three dimensions of trust, which are: benevolence, ability, and integrity as the mediator of the relationship between customer satisfaction and customer loyalty. |
| 5. | In the “Results and Discussion” the cronbach’s α range does not match with table 2. | In the revised version of our paper, we have modified the cronbach’s α is range from 0.650 to 0.853 |
| 6. | The titles of the tables are not consistent. | Modified |
| 7. | The fifth paragraph of the “Conclusion and Limitation” is not clear. | Modified |
| 8. | There are some grammatical mistakes. | Modified |
| 9. | There are typos. | Modified |

**Reviewer B：**

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| --- | --- | --- | --- |
| **No** | **Comments** | **Responses** | |
| 1. | The Abstract does not display a sound preview of this paper. Authors should describe a clear overview of the paper step by step. The Abstract is the most important part of the paper. Although the author/s has stated the research reason, but the research motivation, questions and findings of this study are still not very clearly outlined. | | Thank you for your comment. We have taken this comment to modify our abstract |
| 2. | The paper lacks discuss both on the research gap and research methodology that needs a major research methodological deficiency and requires major revisions. It also lacks adequate discussion and justifications on the methodology adopted. The data collected could have been better and further analysed where results presented will be more meaningful and valuable. This section lacks discussion on the key theoretical and practical implications. As a result, the contributions (if any) made are unclear and insignificant. | | In the revised version of our paper, we have added one paragraph mentioning about research gap |
| 3. | The paper is focus on cross-cultural comparison but the paper does not clearly mentioned cultural differences in two countries. | | In the revised version of our paper, In page 7, we have mentioned why our research was conducted in two countries, Indonesia and Taiwan. |
| 4. | In the “Results and Discussion” the cronbach’s α range does not match with table 2. | | In the revised version of our paper, we have modified the cronbach’s α is range from 0.650 to 0.853 |
| 5. | The titles of the tables are not consistent. | | Modified |
| 6. | There are some grammatical mistakes. | | Modified |