

Journal Name: [Journal of Global Economics, Management and Business Research](#)
 Manuscript Number: **Ms_JGEMBR_12652**
 Title of the Manuscript: **Assessing Digital Maturity in Wealth Management: Development of a Comprehensive Maturity Model**
 Type of the Article

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PART 1: Comments

	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	This manuscript is an important addition to the scientific community as it addresses a key gap in evaluating digital maturity in the wealth management sector. By developing a customized maturity model, it offers a clear and practical framework for firms to assess and improve their digital capabilities. The integration with the ABILL platform makes it especially valuable for real-world application, ensuring that the research is not just theoretical but also actionable. Additionally, its focus on emerging technologies like AI and blockchain aligns with current industry trends, providing insights that can inspire future research and innovation in digital transformation.	

<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>The current title, "Assessing Digital Maturity in Wealth Management: Development of a Comprehensive Maturity Model," is clear and descriptive. It accurately reflects the focus of the paper on developing a tailored maturity model for digital transformation in the wealth management sector. However, it could be made slightly more engaging by emphasizing the practical impact or innovative aspects of the study.</p>	
<p>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.</p>	<p>The abstract is well-written and provides a good overview of the article, covering the purpose, methodology, key findings, and significance of the study. However, it could be slightly refined to make it even more impactful.</p> <p>Suggestions:</p> <ol style="list-style-type: none"> 1. Clarity on Methodology: While the abstract mentions the iterative process and industry expert input, a brief mention of the specific approach used (e.g., Design Science Research) could provide better context. 2. Emphasis on Practical Applications: Highlighting the integration of the maturity model into the ABILI platform earlier in the abstract could make the practical relevance stand out more. 3. Streamlining Content: Some phrases, such as "helping wealth management firms systematically assess and enhance their digital maturity," could be simplified to make the abstract more concise without losing meaning. 	
<p>Is the manuscript scientifically, correct? Please write here.</p>	<p>The manuscript is scientifically accurate and well-structured. It employs a robust methodology—Design Science Research—which is highly appropriate for developing and validating the proposed digital maturity model. The combination of an extensive literature review, expert feedback, and iterative refinement ensures that the research is both thorough and credible. The use of qualitative methods, such as semi-structured interviews and thematic analysis, adds depth and practical relevance to the findings. Additionally, the integration of the maturity model into the ABILI platform demonstrates a strong connection between theory and real-world application. The references are credible, drawing from a mix of academic studies, industry reports, and consulting frameworks, further supporting the validity of the work. Overall, the manuscript provides a solid and reliable contribution to the field of digital transformation in financial services.</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p>	<p>The references in the manuscript are sufficient and generally up-to-date, with many recent sources from the past few years. They include a good mix of academic papers, industry reports, and consulting frameworks, which provide a solid foundation for the study. However, there could be an opportunity to include more specific case studies or reports focusing on emerging technologies, such as AI and blockchain, in wealth management to further enrich the discussion.</p> <p>Suggestions for Additional References:</p> <ol style="list-style-type: none"> 1. Reports from leading consulting firms like McKinsey, PwC, or EY on digital transformation in wealth management could add valuable insights. 	

	<ol style="list-style-type: none"> 2. Academic articles or white papers exploring the integration of AI and blockchain in financial services might provide more depth to the discussion on emerging technologies. 3. Research focusing on the regional differences in digital maturity within wealth management could offer a broader perspective. <p>Incorporating these could make the manuscript even more comprehensive and well-rounded.</p>	
<p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>The language quality of the article is generally suitable for scholarly communication. It maintains a professional tone, uses precise terminology, and effectively conveys complex ideas. However, some sections could benefit from slight simplification to improve readability, especially for readers who may not be familiar with technical jargon or the wealth management industry. Additionally, a few sentences could be restructured for smoother flow, and minor grammatical tweaks might enhance clarity. Overall, the English quality is strong, but a final round of editing for conciseness and readability would elevate it further.</p>	
<p><u>Optional/General</u> comments</p>	<p>Areas for Improvement</p> <ol style="list-style-type: none"> 1. Visual Support: <ul style="list-style-type: none"> ○ While the text is detailed, diagrams, flowcharts, or infographics illustrating the maturity model or its implementation could enhance understanding. 2. Model Complexity: <ul style="list-style-type: none"> ○ The detailed nature of the model may be challenging for smaller firms with limited resources. Modular or tiered approaches tailored to firm sizes could improve adoption. ○ Replace “Customer Experience” with “Service Excellence” 3. Limited Quantitative Data: <ul style="list-style-type: none"> ○ The findings primarily rely on qualitative feedback. Including quantitative metrics, such as the number of firms benefiting from the model, would strengthen validation. 4. Future Directions: <ul style="list-style-type: none"> ○ Suggestions for expanding research into other regions or long-term studies on digital maturity’s impact on client satisfaction and organizational success could add depth. 	

PART 2:

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

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