

Acceptance Letter

Manuscript Reference: WJARR-2025-2907

Date: 29 August 2025

Dear Authors,

We are pleased to inform you that manuscript (WJARR-2025-2907) entitled "***Digital maturity models in retail banking: Evaluating the correlation between cloud adoption and cost-income ratio reduction***" authored by

Raghu Praneeth Akula *

Independent Researcher, USA.

has been reviewed by two experts in the field and both have recommended acceptance of this manuscript in its current form. We are therefore pleased to accept this manuscript as **Research Article** for publication in World Journal of Advanced Research and Reviews.

If you have not yet submitted the Author's Declaration Form, kindly send a scanned copy at the earliest to proceed with the final publication of your article in the upcoming issue.

Congratulations, and thank you for your valuable contribution to the World Journal of Advanced Research and Reviews.

Best Regards

World Journal of Advanced Research and Reviews


Editor in Chief

