

**Editor's Comment:**

I give my recommendation for the publication of this paper.

The author should accommodate the input from both reviewers.

Data protection, particularly for sensitive data is an extremely important consideration for the enterprise. The financial, legal, and reputational costs for non-compliance can be very high. It is a common misconception that moving to a public cloud increases risk. Cloud computing is gradually being adopted within the financial industry. However, the adoption approach is not yet mature. The vast majority of Financial Institutions (FIs) still rely on in-house infrastructure.

The proposed cloud model minimizes the overhead and processing time needed to secure data through using different security mechanisms with variable key sizes to provide the appropriate confidentiality level required for the data. The proposed model was tested with encryption algorithms, and the simulation results showed the reliability and efficiency of the proposed framework.

**Editor's Details:**

Dr. Leo Willyanto Santoso  
Assistant Professor, Department of Informatics, Petra Christian University, Indonesia.