



SDI Review Form 1.6

Journal Name:	British Journal of Applied Science & Technology
Manuscript Number:	2013_BJAST_7373
Title of the Manuscript:	SOCIO-ECONOMIC DETERMINANTS OF THE ADOPTION OF ELECTRONIC BANKING IN ABIA STATE OF NIGERIA
Type of the Article	

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound.

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PART 1: Review Comments

	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>
<u>Compulsory</u> REVISION comments	Literature review is sufficiently presented, however it is strongly recommended that author to cite more international banking institutions on electronic banking practices such as from the UK, Denmark, Australia and Malaysia, instead focusing within internal Nigeria, as means to present the case in rather universal setting. Suggested articles; Daniel, E. (1999). Provision of Electronic Banking in the UK and Ireland. The International Journal of Bank Marketing, 17 (2). Mols, N.P., Bukh, P. & Nielsen, J. (1999). Distribution channel strategies in Danish retail banking. International Journal of Bank Marketing, 27(1), 37-47 Sathye, M. (1999). Adoption of Internet banking by Australian consumers: An empirical investigation. International Journal of Bank Marketing, 17(7), 324-334, and last but not least Suganthi, B., & Balachandran, G. (2001). Internet banking patronage: An investigation of Malaysia. Journal of Internet Banking and Commerce.	Noted as relevant literature from these has been adopted to give the work international look as suggested by the Reviewer
<u>Minor</u> REVISION comments	In line 71 & 72, such as statement "...Nigeria being ranked among the twenty top economies of the world by 2020.", has to be supported by a particular literature. This needs to be cited.	The statement need not to be supported by literature as it is a known policy package of the Federal Government of Nigeria



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<u>Optional/General</u> comments	In section 3 of Methodology, it is more statistically convincing to define and defend on the author's decision to study on 10 banking firms (samples) only out of the 24 banking firms (population) available in the Aba zone, commercial district in the Abia state of Nigeria.	The reason for surveying 10 banks was clearly stated in the methodology. Out 24 banks visited, only 10 complied by releasing the required data.