



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.

To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

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PART 1: Review Comments

	Reviewer's comment	Author's comment (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)
<u>Compulsory</u> REVISION comments	• Author should find out "RESEARCH GAP" and should clearly mention that is this Research "New" or "Addition" to the Earlier Studies. • When This Survey was conducted and Why that period was Selected. • In Abstract part use 90 E-Bank Customers Instead of Bank Customers. • In The Last Line of Abstract use E-Banking Products and Services instead of "E-Banking Methods".	• The research gap was clearly stated in the introduction of the work as it provided the background for the objectives. The reviewer may go through the introduction carefully. • The time of the survey seems irrelevant as the study is cross sectional rather than time series. • It may not be necessary to use 90 E-banking customers as respondents were not sampled on basis of use of E-banking. The survey was meant to classify socio-economic characteristics of e-banking compliant and non-compliant. See methodology. • Noted
<u>Minor</u> REVISION comments	• In Introduction Part Operational Cost Instead of "Operation Cost". • In Line 29 and 30 use Major Component of Non-Interest Expenditure of Banks instead of "Banking Expenditure".	• Noted • The suggested correction for line 29 and 30 is not in line with literature consulted.



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	• Language in Line27, 32 must be checked.	• Language in line 27, 32 is checked and confirmed corrected.
<u>Optional/General</u> comments	Excellent Research paper.	