



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2013_BJEMT_7709
Title of the Manuscript:	Consolidation in Banking Industry - A Cross Country Experience
Type of the Article	Data 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 <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	Text is far too short. cursory treatment of complex topic with inadequate reference to theoretical and empirical debates about consolidation in banking. Short synopsis of country experiences fails to cite relevant scholarship and often uses informal language that is not suitable for academic paper. Large figures for descriptive data not helpful. Data taken from published source (tables 1 & 2). No regression results reported. Conclusion simply reaffirms consequence (consolidation) without reference to data. Revisions required: Report regressions. Use data to refer to arguments about consolidation. Cite relevant literature. Change large figures to simple tables. Edit narrative to avert common informal phrases. Summarize major and competing theories that seek to explain bank consolidation. Identify patterns in data that support on or another theory of bank consolidation.	I have added more references as suggested. More or less I have used formal language. In revised manuscript only figures has been taken, I have removed tables. Use of regression is not required. Conclusion has been edited in manuscript.
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		