



SDI FINAL EVALUATION FORM 1.1

PART 1:

Journal Name:	British Journal of Economics, Management & Trade
Manuscript Number:	2013_BJEMT_7266
Title of the Manuscript:	Anti-Money Laundering System: Evidence from Italian Banks

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
I have a big problem with the final evaluation of this work. The authors have escaped the consequences of my comments in this way that resigned from construction of the model in favor of statistical description of research results. And this definitely contradicts the idea which guided me during the creation of this comment. I believed and still believe that the potential value and purpose of this work should be a model that was not defined. On the other hand, if we will treat this work only as a review of the literature supported with the statistical researches, than it is interesting material preparer to build the model in the next step of the research and work. And in this context this work may be accepted for publication, if it is consistent with the preferences of the journal.	We introduced a specific section (4.4) in which we tested some hypotheses (expressed in section 3). In particular, we selected some items of the sections of the questionnaire in order to verify if they influence the behaviour of the banks in terms of suspicious transaction reports, considered as a proxy of the customer risk, and we tested the supposed connections by a bivariate analysis conducted through a contingency table. We tested these connections using the Pearson's chi-square too. The findings, however, reveal a weak connection, probably due to the central role played by the banking operator's fear of penalties for mistakes and/or omissions.