



SDI Review Form 1.6

Journal Name:	Advances in Research
Manuscript Number:	2014_AIR_14176
Title of the Manuscript:	PHYSICAL EVIDENCE AND CUSTOMER PATRONAGE OF BANKS IN NIGERIA: EMPIRICAL VALIDATION STUDY
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>The authors agree with the reviewers comment and appreciate him or her for the efforts made towards the review of the manuscript. The reviewer displayed high level of academic prowess in reviewing this paper. We sincerely appreciate him.</i>
Compulsory REVISION comments	1: Physical Evidence and Customer Patronage: An Empirical Study of Nigeria Banking Sector 11 & 12: Remover (42) and (7) 29: Add more key words to the minimum of 5 31. Introduction need to be sectioned at 1. Introduction and other sections and subsections need to be sectioned. 69: Figure should not be included in the introduction. Add a few lines to outline the progress of further sections. This figure should be included in the literature survey. 89: theoretical background needs to be sectioned and sub- sections systematically. 128: Fig.2: Physical evidence dimensions (Source: Authors Desk Research, 2014) Correct all Fig. Headings and sources. 193: Elaborate the need to develop hypothesis and formulate the base for the hypothesis formulation base on gap analysis. 200: Research Methodology, not study methodology 265: Discussion of Results 388: Conclusion, implications and Future Research 430, 435: All book titles are needed to be <i>italic</i>.	We have effected all the necessary corrections in yellow ink



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<u>Minor</u> REVISION comments	Correct grammatical mistakes	
<u>Optional/General</u> comments	The paper is acceptable for publication with modifications stated above.	