



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.

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

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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PART 1: Review Comments

	Reviewer's comment	Author's comment <i>(The authors do not truly agree with the reviewer's comments. The reviewer did not also proffer suggested solutions to the outlined observations.</i>
<u>Compulsory</u> REVISION comments	1- References are so old. 2- Abstract should revised, abstract is too long and not meaningful. 3- There is only 2 keyword??? 4- English writing is really so bad. I think, paper should revise.	We have effected all the necessary corrections in yellow ink
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		