



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2015_BJEMT_16858
Title of the Manuscript:	Causes for Differences in Satisfaction Among Male and Female Customers of Banks in Saudi Arabia
Type of the Article	Original Research 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>
Compulsory REVISION comments	1. Abstract of the paper needs to be redrafted covering objectives, methods and findings. 2. The same sentence used several times (line 79). 3. Objective needs to be briefed either deleting/ shifting lines 77 to 88 4. Are the Lines 100 to 103 necessary? 5. In line 87, "the objectives of the customer satisfaction survey are based on the assessment of the critical satisfaction characteristics for both male and female customers" and in line 109 "The same questionnaire and the customer satisfaction model proposed by Ibrahim et al, (2013a) have been used for collecting the primary data" -----resulted confusion. Hence the sentences need to redraft clearly mentioning the same scale of customer satisfaction model as developed by Ibrahim et al, (2013a). 6. Table 1 needs to be corrected wherein occupation and education variables are merged which needs to be fragmented. 7. Result of the Post Hoc [or Levene's Test and multiple comparison i.e. Multiple Comparisons: Tukey HSD] table needs to be given for better understanding of the inference as incorporated in the paper (line 206)	1. The abstract of the paper has been redrafted as suggested by the reviewer. 2. The objectives of the study have been rewritten in order to avoid repetition of the contents. 3. The objectives of the study have been rewritten by deleting the repetitive portions. 4. The lines were not necessary. Hence, they have been removed. 5. The sentences referred have been reframed incorporating the views of the reviewer. 6. Fragmentation of data based on the categories of occupation and education are clearly indicated. 7. Results of the Post Hoc analysis using Tukey HSD have been included as a separate Table (Tables 3 to 6) in the manuscript.
Minor REVISION comments		



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<u>Optional/General</u> comments	1. Change in the title either by using the words 'gender differences' and 'perceptions' which support the objective of the paper. 2. Clear demarcation is not made on introduction, objectives, methodology and findings. 3. It is requested to develop proper hypothesis and thereafter the statistical test to prove the hypothesis. 4. Figures 1 to 4, showing graphical and inferential analyses lack reader's common understanding. I think it is better to use tabular form of calculation as was given in table 2. 5. Since the researcher uses a model which is developed by Ibrahim et al, hence reliability and validity of the scale is not required to be furnished. However, without testing the normality of the data and thereby using parametric test like ANOVA etc may provide wrong result and consequent wrong interpretation. 6. Generalisation of the research findings may improve the standard and quality of the research paper.	1. Title of the paper has been modified as "Causes for Gender Differences in Satisfaction Perceptions of Customers of Banks in Saudi Arabia". 2. Clear demarcation of aims, study design, methodology and findings is highlighted in the abstract of the paper. 3. Listing of all the hypotheses of this study makes it too long. There are 32 hypotheses to study the effect of demographic factors on modes of transactions and another 32 hypotheses for testing gender differences in customer satisfaction factors. Hence explicit mention of the hypotheses has not been made. In view of the large number of hypotheses, only the results of the analysis which have significant differences have been discussed. 4. Figures 1 to 4 show the effect of various categories of variables together with the results of chi-square tests for branch banking preferences only. Publishing results of similar analyses for online banking, ATM as well as phone banking will add 12 more similar graphs, making the paper too long. Hence only the results of these analyses are indicated in lines 190 to 203. 5. As suggested rightly, care has been taken to ascertain the normality of the data. The histogram, normal Q-Q plot and the box plot suggest that the data approximates normal distribution. These results are not included as they make the paper too long and the inferences of the main study will be side-tracked. As can be observed, even while testing the 32 hypotheses applying ANOVA, only the results of significant
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		differences are provided in Table 2, which account for results of 20 hypotheses. 6. As pointed out by the second reviewer the sample size of 499 customers may not be sufficient to generalize the research findings for an issue affecting the banking sector. The same has been indicated in the conclusions as well. Hence the emphasis on the generalization of the findings has not been much.
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