



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.

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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	Theme of article is very interesting because it enables to watch the different character of banking in some countries of the world (in this article it regards banking in Saudi Arabia especially of the women-only banks). Not only this feature of the text is important for readers but also other things regarding the clients of the banks, their preferences and satisfaction. Also the sequence of the processing of this article can be appreciated well. It begins from the data collection (questionnaires) and then the analysis (through Analysis of Variance and t-test) with the concentration on the most typical products of banking and also on the channels of distribution (on-line banking and traditional branch banking). Further this approach is applied on the two basic groups of clients in breakdown of gender and also from point of view two groups of the banks (traditional banks for males and women-only banks for females, logically). And each of the group of clients is described according age, occupation, education and income. But in my opinion the sample of respondents is too narrow (small) for analysis and application of the methods used for so wide spectrum of characteristics of phenomena and features, as is mentioned above. In addition, we do not know what type of selection was used (quota selection of random selection).	The authors appreciate the comments of the reviewer. As pointed out by other reviewers, 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. As indicated in part 2.2 Data Collection, random sampling of customers was used for collecting the data, using questionnaire.



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	Ultimately, the fact that the sample is insufficient is mentioned in the end of the Conclusions. It means that authors are aware of this lack which relativizes the results of their research. It is a question whether to publish these only interim results or wait for in extent the relevant sample. It could strengthen this very interesting theme and undisputed research capability of authors. Too small pattern of respondents (see above).	
<u>Minor</u> REVISION comments	Some minor formal typing errors as connected words without spaces (at the beginning of row 84 on the page 2 or row 142 on the page 4).	As pointed out, the typing errors have been corrected.
<u>Optional/General</u> comments		