



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	Ms_BJEMT_21801
Title of the Manuscript:	SERVICE QUALITY AND CUSTOMER SATISFACTION IN LOAN ACQUISITION: EVIDENCE FROM COMMERCIAL BANKS IN GHANA
Type of the Article	Data 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 (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)
Compulsory REVISION comments	Improve the conceptual framework. My idea is empathy, responsiveness, assurance, tangibles, reliability are dimensions of service quality. This means, the process of evaluation of service quality lies in the context of service delivery (in this case loan acquisition). The author may place the service quality measures within the loan acquisition procedure which would determine the customer satisfaction. On findings: it is not certain what test of difference was conducted in the assumption. The use of t-test suggest test of difference between two groups, but the writer did not include what is the difference all about. Perhaps, the author may use Pearson r to test for relationship, or regression analysis between tangibility and customer satisfaction. This perhaps may be done with the rest of the indicators.	The conceptual framework has been explained as per the directions in the diagram The authors decided to conduct a descriptive analysis of the SERVQUAL factors and customer satisfaction in relation to loan acquisition. The analysis based on the t test measurement was abandoned. The authors decided to remove that portion of the analysis for tangibility
Minor REVISION comments	Improve the abstract. Usually the abstract contains short introduction, the general objective of the study, method, finding and perhaps, if necessary, implications. Line 27-28. Improve sentence construction e.g. "satisfaction is a subject is a subjective concept" Line 29. Since writer mentioned concept of satisfaction in the literature includes values quality and satisfaction, writer must cite the authors for proper attribution	I think that the reviewer's suggestion is exactly as the abstract is about. It contains an introduction, the general objective, method, major findings. Because the study did not have implications, suggestions for future research was provided in the abstract The relevant corrections have been made (Satisfaction is a subjective concept and therefore difficult to determine (European Institute of Public Administration, 2008).
Optional/General comments		