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We are glad to receive your article.
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AM Academy of Strategic Management <management@abacademies.org>
Kepada: maya.izuddin@yahoo.com 13 Nov 2017 jam 14.33

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Dear Dr panorama,

Reviewers have now commented on your paper. You will see that they are advising that you revise your manuscript.

For your guidance, reviewers' comments are appended below.

Please submit a list of changes or a rebuttal against each point which is being raised when you submit the revised manuscript.

Your revision is due by Dec 04, 2017.

To submit a revision, go to <http://alliedjournals.edmgr.com/> and log in as an Author. You will see a menu item call Submission needing Revision. You will find your submission record there.

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Reviewers' comments:

Reviewer #1: *The paper is well written and can be easily understood by the readers. Moreover the topic is quite interesting and useful.

*The authors should pay attention the way they cite the references in-text as they do not use Harvard referencing system. For example they cite websites in-text which is not acceptable by the referencing system.

*Furthermore, some references are proposed to be added:
** pg. 3 below the "Literature review":
The authors should mention the basic characteristics of Islamic banks which differentiates them from Western ones (e.g. the prohibition of "gharar" (uncertainty or risk, commonly speculation) and the prohibition of "riba" (defined as the interest rate). At this point they should add the citation "Zopounidis, C., Voulgaris, F., Christakis, S., & Vassakis, K. (2017). Islamic banking vs Conventional banking during the crises period: Evidence from GCC and MENA banking industries. Journal of Applied Research Revue. B' Economics, Business, Social Sciences and Education. 15(1): 1-13."
** pg. 5 at sentence:
"lending customers are customers who borrow funds in such bank credit (Martono, 2010: 24-25)" The following reference could be added: "Skordoulis, M. & Pekka-Economou, V. (2015). Analysis of the factors affecting customers' satisfaction from the Greek banks. In: Proceedings of eRA-10 International Scientific Conference. Economy I Session. Piraeus, September 2015. Piraeus: Piraeus University of Applied Sciences, pp. 32-40."
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** pg. 5 the sentence:
"They concluded that the rapid and efficient service, reputation and bank image, along with the bank's credibility is a major factor in choosing a bank, both conventional and Islamic bank." Should be changed as follows: "In accordance with other researchers results (Chalikias et al., 2016a; Chalikias et al., 2016b), they concluded that the rapid and efficient service, reputation and bank image, along with the bank's credibility is a major factor in choosing a bank, both conventional and Islamic bank". The following references should be added: "Chalikias, M., Lalou, P. & Skordoulis, M. (2016). Modeling advertising expenditures using differential equations. International Journal of Applied Mathematics and Statistics. 55(2): 23-31." and "Chalikias, M., Lalou, P. & Skordoulis, M. (2016). Modeling a bank data set using differential equations: the case of the Greek banking sector. In: Proceedings of 5th International Symposium and 27th National Conference of H.E.L.O.R.S on Operation Research. Piraeus, June 2016. Piraeus: Piraeus University of Applied Sciences, pp. 113-116."
**pg. 5 after the sentence:
"Similar results were obtained from studies conducted by Haron S. and K. Yamirudeng et.al. (2003, 5 (2): 1-11) found that the service is fast and efficient have the highest scores among the other selection criteria." The following sentence should be added: "Service efficiency seems to be an important construct of customers' attitude" with the references "Skordoulis, M., Alasonas, P. & Pekka-Economou, V. (2017). E-Government Services Quality and Citizens Satisfaction: A Multicriteria Satisfaction Analysis of TAXISnet Information System in Greece. International Journal of Productivity and Quality Management. 22(1): 82-100." and "Armira, A., Armira, E., Drosos, D., Skordoulis, M. & Chalikias, M. (2016). Determinants of consumers behavior toward alcohol drinks: the case of Greek millennials. International Journal of Electronic Customer Relationship Management. 10(1): 14-27."

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