Topic:

Customer Perception and Its influence on the Financial Performance in the Ecuadorian Banking Environment

The paper is interesting and is well written. As stated by the authors, this paper contributes to literature by providing a complete statistical and econometrical model of tangible and intangible factors offering the possibility to measure and define the potential gaps between what customers expect and receive from their banks.

However, there are some areas where some clarification or attention is warranted before publication.

1. It is suggested to highlight more on the contribution of the paper in both the introduction and conclusion.
2. The policy implication of the research is narrowly discussed, hence discussion of the wider policy implication of the research is required.
3. Generally financial performance is measured by the profitability ratios. But the researcher has used the financial efficiency to measure the financial performance. Some additional justification for the selection of efficiency ratio over profitability ratios is required.