

Review Form 1.7

Journal Name:	Asian Journal of Probability and Statistics
Manuscript Number:	Ms_AJPAS_116923
Title of the Manuscript:	Ordinal logit analysis of financial inclusion in Kenya
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:

(<https://www.journalajpas.com/index.php/AJPAS/editorial-policy>)

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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>
<p><u>Compulsory</u> REVISION comments</p> <p>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</p> <p>2. Is the title of the article suitable? (If not please suggest an alternative title)</p> <p>3. Is the abstract of the article comprehensive?</p> <p>4. Are subsections and structure of the manuscript appropriate?</p> <p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>This research paper is important for the scientific community as it provides a comprehensive analysis of the determinants of financial inclusion in Kenya using an ordinal logit regression model. The study addresses the demand-side approach to financial inclusion and offers insights into the socio-economic factors that influence financial inclusion levels. This information is valuable for policymakers, researchers, and practitioners in the field of financial inclusion.</p> <p>I suggest a title “New Insights and Impact of Financial Inclusion on Economic Growth – A Case Study in Kenya” or “Determinants of Financial Inclusion in Kenya: A Demand-Side Perspective”.</p> <p>The abstract of the article is comprehensive as it succinctly summarizes the research objectives, methodology, key findings, and recommendations. It effectively communicates the significance of the study and its implications for financial inclusion in Kenya. But it has to compare few past research findings in the same financial inclusion with respect to Kenya and to exhibit why this methodology and result is important to draw conclusion for policy drafting.</p> <p>The subsections and structure of the manuscript are appropriate, providing a clear and logical flow of information. The sections on methodology, data analysis, and discussion and conclusion are well-organized, allowing readers to follow the research process and findings easily.</p> <p>The manuscript appears to be scientifically correct, as it employs a rigorous ordinal regression model to analyze the determinants of financial inclusion in Kenya. The study's findings are supported by statistical significance and provide valuable insights into the factors influencing financial inclusion levels.</p> <p>The references provided in the manuscript are sufficient and recent, including relevant sources from the field of financial inclusion and ordinal regression analysis. However, additional references from recent studies on financial inclusion in Kenya could further enhance the literature review and contextualize the study within the current research landscape. But need to more recent reference research articles. Only one recent paper (2023) referred in this reference. Need more recent references to substantiate the research and conclusion.</p>	
<p><u>Minor</u> REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>Language and English quality of the article are suitable for scholarly communications. The manuscript demonstrates a high level of academic writing and effectively communicates complex research findings in a clear and concise manner</p>	

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Optional/General comments	Nil	
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PART 2:

	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)
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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