

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_124138
Title of the Manuscript:	UTILIZATION PATTERNS OF COMMERCIAL BANK LOANS AND THEIR IMPLICATIONS FOR SME GROWTH IN MOROGORO MUNICIPALITY, TANZANIA
Type of the Article	

General guidelines for the 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 guidelines for the Peer Review process, reviewers are requested to visit this link:

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<p>Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.</p>	<p>The study seems to be quite comprehensive and well-structured in general. However, there are some points of improvement and criticism that should be taken into account when evaluating it as a scientific article. In this context, I will present some suggestions and criticisms.</p> <p>Clarity of Research Question and Hypotheses: It is important to clearly state the research question and hypotheses. In the current text, the research objective and findings are well explained, but the hypotheses are not explicitly stated. My suggestion is to present clear and testable hypotheses at the beginning of the study.</p> <p>Literature Review: The literature review section can be expanded, and it should be clearly indicated how this study fills a gap in the existing literature. Additionally, it should be highlighted how this study differs from other research and the significance of this distinction.</p> <p>Theoretical Framework: The application of the Finance-Led Performance Theory in the study can be explored in more depth. There should be a discussion on how the theory supports the research findings and in which aspects it may be insufficient.</p> <p>Methodology: While the research method is well described, more details can be provided on the survey questions used, how the sample size was determined, and the data collection process. Additionally, the adequacy of the sample size to generalize the research findings should be evaluated.</p> <p>In-Depth Analysis of Findings: The analysis of findings should not only be supported by percentage distributions but also by statistical tests. For example, chi-square tests or ANOVA could be used to determine whether the differences in loan usage among SMEs in different sectors are significant.</p> <p>Limitations and Future Research: The limitations of the study and the impact of these limitations on the results have not been discussed in detail. For example, the study only focuses on SMEs in Morogoro Municipality, which may limit the generalizability of the results. Suggestions for future research should be made, and recommendations should be provided on how to test the findings of this study in different regions and sectors.</p> <p>Elaboration of Policy Recommendations: In the policy recommendations section, more specific information should be provided on how the proposed changes can be implemented and the expected outcomes of these changes. Additionally, potential barriers to the implementation of these policies and strategies to overcome these barriers should be discussed.</p> <p>Sources and Citation Management: The currency and diversity of the sources should be reviewed. More emphasis can be placed on important and recent studies in the literature. Also, the consistency of the citation format within the text should be checked.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>Title is appropriate. I will suggest a title.</p> <p>Effects of Commercial Bank Loans on SME Growth: The Case of Morogoro Municipality, Tanzania</p>	

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<p>Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.</p>	<p>The summary of the study generally summarizes the research topic, methods, findings and results. However, there are some points to consider when creating a scientific article summary. In this context, I will present the strengths and suggestions for improvement for the summary.</p> <p>Strengths: The summary comprehensively presents the general structure and findings of the study. Recommendations for Improvement: Clearer and more concise language should be used, unnecessary details should be removed and the research question and methods should be made more specific</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>		
<p>Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.</p>	<p>The appropriateness of the subsections and structure of a manuscript is crucial for ensuring that the content is organized logically and effectively. Based on the provided content, I have a few observations and suggestions regarding the subsections and structure of the manuscript.</p> <p>Introduction: The introduction should clearly state the research question or problem statement early on and briefly introduce the research objectives and hypotheses. This helps to set clear expectations for the reader. Theoretical Framework: Provide a more detailed explanation of the Finance-Led Performance Theory and how it underpins the research. Discuss the theory's relevance to SME growth and the use of financial services, and how this theory helps to frame the research questions and hypotheses. Methodology: Include a subsection for each component: research design, sampling method, data collection, and data analysis. This will make it easier for the reader to follow the methodology and understand the choices made.</p>	
<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p>	<p>The references are provided but should be checked for consistency and completeness.</p> <p>Ensure that all references are formatted consistently according to the chosen citation style (e.g., APA, MLA). Verify that all citations in the text correspond to the references list.</p>	
<p>Minor REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>The language quality of the article is generally good.</p>	
<p>Optional/General comments</p>	<p>The study provides important information on SMEs' access to finance and the impact of this access on business performance. The findings can provide valuable guidance for policy makers and financial institutions. However, it is possible to make the study stronger and more effective by elaborating the methodology, data analysis and policy recommendations.</p>	

PART 2:

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

Reviewer Details:

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<p>Department, University & Country</p>	<p>Agri Ibrahim Cecen University, Turkiye</p>