

Review Form 3

Journal Name:	Asian Journal of Probability and Statistics
Manuscript Number:	Ms_AJPAS_129799
Title of the Manuscript:	Assessing Credit Risk Using Logistic Regression
Type of the Article	Review 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: 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>
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	Since this research is conducted in a developing economy, its findings allows others to learn from and expound on the information so that society ultimately benefits. Banks and other lending institutions will get advice on how to approach customers before approving them credits.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title of the article talks about assessing credit risk. This is a good title however, the contents in the article doesn't address the credit risk per se since risks involves profitability, business growth and qualitative factors. Therefore, I would suggest a title of "Application of Logistic Regression in Granting Bank Credits". This is because the content addresses more of the variables and the development of LR from these variables and the roles they play.	

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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 abstract is not bad. the author to consider providing proper details in a standard abstract. Avoid the use of abbreviations, explain why the method and the model is used. If the bank need a robust model that has a higher accuracy, then other models ought to be used for comparison, which isn't the case here. Therefore, the sentence which talks of higher accuracy can be removed since it has no other model to compare with. The methods as suggested in the abstract to be conclusively followed i.e the use of AIC and the rest are too shallow in the article.</p>	
<p>Is the manuscript scientifically, correct? Please write here.</p>	<p>Yes. the manuscript is scientifically fair. the findings are OK. The author to check on the following: The model being proposed here should appear in Section 2(Literature Review). Label all the equations for easier referencing. Equation 1 has two different Y symbols...do they mean the same? Section 4: Delete the statement "In this chapter..." Figure 2: Give reasons for the significance of the variables 4.2.4: the equation is incomplete 4.3: p-value of 0.8475 is compared with which value to ascertain the model fit Table 2: the value of 4.1054 should be a chi-square. Check on the right symbol 4.3.2: Check on the p-value stated in the first sentence Figure 5: what if the author used different colours for easier distinctions</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 sufficient and current but should be rearranged (alphabetically) if need be.</p>	
<p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>Yes, the language is suitable. Just check on the punctuation marks</p>	
<p>Optional/General comments</p>	<p>The author to check on the suggestions above</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>(If yes, Kindly please write down the ethical issues here in details)</p>	

Reviewer Details

<p>Name:</p>	<p>Daniel K. Bakker</p>
<p>Department, University & Country</p>	<p>University of Eastern Africa, Baraton, Kenya</p>