

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	

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.	This manuscript provides a valuable contribution to credit risk assessment, focusing on digital loan portfolios through logistic regression modeling. By analyzing key predictors like income-to-loan ratio and credit score, the study offers insights that are critical for financial institutions to enhance loan portfolio quality and reduce default risks. The use of simulated datasets ensures methodological robustness and practical applicability, making this study relevant to both academia and industry.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title, "Assessing Credit Risk Using Logistic Regression," is clear and accurately reflects the manuscript's content. No changes are required.	
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.	The abstract is comprehensive, summarizing objectives, methodology, and findings. However, including specific performance metrics like model accuracy or predictive power would strengthen its impact.	
Is the manuscript scientifically, correct? Please write here.	The manuscript is scientifically accurate, employing robust logistic regression techniques and clearly reporting findings. However, exploring more advanced methods like survival analysis for temporal aspects of loan defaults could further enhance the study.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references are adequate and include foundational and recent works. Adding more studies on advanced predictive models, like ensemble methods or neural networks, would enrich the context.	

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<p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>The language is scholarly and suitable for academic communication, though minor grammatical refinements could improve readability.</p>	
<p>Optional/General comments</p>	<p>The manuscript could benefit from discussing real-world applications of the proposed model and comparing its performance with state-of-the-art credit risk models.</p> <p>The manuscript addresses a critical issue in financial risk management by applying logistic regression to assess credit risk in digital loan portfolios. It effectively identifies key predictors of loan defaults, providing actionable insights for improving loan quality. The methodology is sound, with simulated datasets ensuring replicability and rigor. The use of performance metrics like ROC-AUC (0.9579) highlights the model's effectiveness</p> <p>Areas for improvement:</p> <p>Quantitative Benchmarking: The manuscript could benefit from comparing its results with advanced predictive models like random forests or neural networks.</p> <p>Scalability and Practicality: Discussing the scalability of the proposed model for large-scale datasets and its real-world deployment challenges would enhance the study's practical relevance.</p> <p>Advanced Methods: Incorporating alternative methods, such as survival analysis for capturing temporal loan default patterns, would strengthen the paper's contributions.</p> <p>Language Refinements: Minor grammatical adjustments would improve readability.</p>	

PART 2:

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

Reviewer Details:

<p>Name:</p>	<p>Girish Wali</p>
<p>Department, University & Country</p>	<p>USA</p>