

Review Form 1.6

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_86969
Title of the Manuscript:	AN ASSESSMENT OF THE EFFECT OF COVID 19 ON CREDIT RISK MANAGEMENT IN THE BANKING INDUSTRY. A CASE OF 6 COMMERCIAL BANKS IN LUSAKA, ZAMBIA
Type of the 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.journaljemt.com/index.php/JEMT/editorial-policy>)

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PART 1: Review Comments

	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)
Compulsory REVISION comments	<ul style="list-style-type: none"> - Materials and Method - You indicated that: A mixed method approach was used to analyse data; what are that mix? Please indicate them - How do you select the six CB (commercial banks), purposively or randomly? This should be clear and another researcher can replicate it for similar study. Thus, I recommend sound methodology. Because, the methodology is the skeleton of the study. - How you take 157 samples purposively? What is/are the base of the selection? Why not you select above 157 or less of it? Your selection should be justifiable - Table 1 does not show the research design rather the allocation of the total sample to each banks. And, first you have indicated the number of employees in each bank, then proportionately allocate the sample on another column. That would be oaky. - The source of data for the sample is not indicated - For such types of study, I supposed data would available, so that you can take the total population (employees) working in the six banks, then determine the sample based on formula, (such as Yamane 1967), then proportionately allocate the sample to each bank. - The methodology lack data collection instruments, sampling techniques, method of analysis and definitions and measurement of important variable used in the study. Lastly, it will be good if you describe the study area supported by map. - The criteria you listed in the result about factor analysis should be presented at methodology. - Result: - On the first paragraph, you have write something about the criteria for factor analysis, but what is your sources? It might be a common knowledge, supporting with evidence is more convincing - In addition, in table 2, you indicated Cronbach Alpha, but you say nothing about it. It used for validity test of variables, thus you have to set the minimum or acceptable level of Cronbach alpha. - On the same table, source of the result is not indicated - Some of the table are written in Calibri form while others are time new roman...so, be consistent - Please organize the result into two sections i.e. Factor Analysis Result and Descriptive Result - On Table 6, it does not show the impact of Covid-19, but correlation /linear associations/ among variables. So, please modify the title. On the same table, the variable must be written on the row also (we have to associate row with column). Lastly, the table is distorted...so try to see again the result against the variables - Table 7 is not referenced or has no title, again the table is not well prepared. Please, make it attractive to readers - What is the benchmark to say that there is not autocorrelation? The DW value is 1.6....., DW close /nearer/ to 2 /- 2/ indicate the autocorrelation is not serious problem. - In model 1, the interpretation about the R-square is incorrect. Please refer econometrics books (such as Wooldridge, Gujarati, Verbeek, Madala etc..) to grasp about R-square - Why R-square is low? There are standard about the min and max value of it in cross-sectional data. But, your result is failing it, or you have to justify the reason for that. - Model 2 make sense, so strengthen this model. - If you develop regression model, you have to specify the regression model in methodology section, put the assumptions and others. I said this because, your regression estimated using OLS which has various 	

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	<p>assumptions that need to be checked before interpreting or presenting the results.</p> <ul style="list-style-type: none"> - On table, 8, the order is not correct, put like this.... variable list, bet value, t-value, p-value....etc - Covid-19 impact is not a variable, the variable is covid-19 <p>Discussion</p> <ul style="list-style-type: none"> - (Owojori, Akintoye & Adidu, (2011. This citation is not correct. On the same paragraph, The study established that there was a negative relationship between Covid-19 impact and credit risk. It is not good way of interpreting the result, variable is covid-19... do not add impact. Because, impact could be positive or negative, but you indicated covid-19 has negative relationship - On paragraph 1, it was indicated that: The study established that there was a negative relationship between Covid-19 impact and credit risk. From where you bring this result? Reading from the table (8), indicated that Beta value is positive which suggesting a positive relationship between credit risk and covid-19. Again, you have not interpreted the results of the table which need interpretation in a way that give quantitative meaning for readership and decision makers. - Overall, the discussion part needs serious revisions and discussions. <p>Conclusions and Recommendations:</p> <ul style="list-style-type: none"> - Following the revision on discussion and result, the conclusion and the recommendations need revisions - The conclusion and recommendations are not correct, they are flawed. 	
<p>Minor REVISION comments</p>	<p>Article Title: An Assessment of the Effect of Covid-19 On Credit Risk Management in the Banking Industry: A Case of 6 Commercial Banks in Lusaka, Zambia</p> <p>Overall Evaluation of the manuscript:</p> <p>Generally, I found the article very interesting focusing on crucial topics. Grammarly, the article is well written.</p> <p>Specific comments on the Manuscript:</p> <ul style="list-style-type: none"> - The title is good and researchable; but need modification like this: "An Assessment of the Effect of Covid-19 on Credit Risk Management in Banking Industry: A Case of Selected Commercial Banks in Lusaka, Zambia" - The abstract is well articulated. But, the policy implication of the study was not indicated - Key words: It is important to discover your study...and better to add another important words from the title such as Credit Risk; Commercial Banks etc. Lastly, key word must be written alphabetically <p>Introduction</p> <ul style="list-style-type: none"> - The introduction is well written grammatically and give an insight about the essence of the topic. It will better, if you add the motivation to undertake the study, the contribution of the study (practically and theoretically). Finally, include the organization of the study should be included within this section. - Better if you assign number to all the main topics <p>Literature Review</p> <ul style="list-style-type: none"> - You have to assign number for the topic - The sub-topic: Financial Performance measurement is not appropriate by looking the essence of the paragraph below it. It could: Credit Risk Management, because related with the study subject - On the financial performance sub-topic, paragraph one, last line.....covid-19 adversely is not complete, please revise it. <p>The hypothesis development sections are not well written. This part is sound and replicable. For example, H2 loan performance has a significant impact on credit risk, but it could not indicate whether the effect is negative or positive. On the same line, The relationship between debt restructuring and credit risk. It is not indicative of the relationship.</p> <ul style="list-style-type: none"> - Overall, I recommended rewriting of the literature with rigor. 	
<p>Optional/General comments</p>	<p>The study focus on an important issue, but lack rigor that need a serious revision.</p>	

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PART 2:

	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>
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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