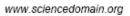
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SDI EDITORIAL COMMENTS FORM

EDITORIAL COMMENT'S on revised paper (if any)	Authors' response to editor's comments
It is suggested at least classification rules of banks performance should be pointed out as log regression I was also used thus machine learning approach is possible for classification	Table 1.1 showed the quadrate form (transformed models) of Log-normal models of
	five banks parameters estimates with their Standard errors. Comparing the transformed
	models of the five banks number of successful service time and time of failure rate in Table
	6.1 with respect to R ² and regression ANOVA p-values. The number of successful service
	time of all the banks have higher variation and significant p-values than the time of failure rate.
	In addition, GT-Bank model has the highest variation of 90.3% for number of successful
	service time (t), while Fidelity bank model has the highest variation of 56.6% for time of failure
	rate. Note that only Fidelity bank regression ANOVA p-values is significant, this seem to
	implies that the time of failure rate are not same for all the five banks (or indicated Fidelity
	bank time of failure rate is more than others).
	However, machine learning approach can be applied in further research for
	classification

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