



SDI Review Form 1.6

Journal Name:	Current Journal of Applied Science and Technology
Manuscript Number:	Ms_CJAST_47053
Title of the Manuscript:	Analysis of Individual Loan Defaults Using Logit Under Supervised Machine Learning Approach
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:

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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	No major revision comment	
Minor REVISION comments	<p>1. Double check the citations and list of references. All references cited in the text should be included in the reference list and the list should include only those that were cited in-text. Check also the spelling of authors' surnames, the use of "and" or "&", the use of "et al." and the year of publication. In particular, do the necessary corrections for the following:</p> <p>1.1. In line 47, there is a citation Kugiel 2009 but no such reference in the list of references. However, in line 454, there is a reference Kugiel & Jakobsen 2009.</p> <p>1.2. In lines 48 and 60-61, there is a citation Ojala et al. 2015 but not included in the reference list. However, in line 433, there is a reference Evusa, Mudaki & Ojala 2015.</p> <p>1.3. Note also that for a reference with 3 to 5 authors, all the surnames are mentioned in the first mention/citation and only the first author's surname appended by et al. for succeeding citations. For six authors or more, et al. is used even in the first mention.</p> <p>1.4. In line 55, there is a citation CBK 2015 which is also not included in the reference list. But there is a reference Central Bank of Kenya 2016 in line 418.</p> <p>1.5. The "Martin et al. (2010)" should be corrected (see comment 1.3 above) since there are three authors (see line 460) and that is the first mention of the reference.</p> <p>1.6. The citation "Lahsana & Wah (2010)" seems to be incorrect and should be "Lahsana, Anion and Wah (2010)" (see line 457). Note also that the word "and" is used if the citation is part of the sentence while the symbol "&" is used if the citation is at the end of the sentence and enclosed in parenthesis.</p> <p>1.7. Check the spelling: Is it "Permachandra" (line 74) or "Premachandra" (line 472)?</p> <p>1.8. Check the spelling: Is it "Lesenberg" (line 75) or "Lensberg" (line 464)?</p> <p>1.9. Vuran 2009 was cited in line 75 and should be included in the reference list.</p> <p>1.10. In lines 84-85, the citation "Banasik et al. (1999)" should be "Banasik, Crook and Thomas (1999)"; the citation "Glennon & Nigro (2005)" should be "Glennon and Nigro (2005)"; the citation "Cao et al. (2009)" should be "Cao, Vilar and Devia (2009)"; and the citation "Dirick et al. (2017)" should be "Dirick, Claeskens and Baesens (2017)".</p> <p>1.11. The citation Dirick et al. 2015 (line 85) should also be included in the reference list.</p> <p>1.12. In line 87, the citation "Tong et al. (2012)" should be "Tong, Mues and Thomas (2012)".</p> <p>1.13. The citations Zhang 2014 and Zhang 2016 should also be included in the reference list. There is a reference "Zhang, Houzelot, Bani, Morel, Echevarria & Simonnot (2014)" and if that is the one cited, the citation should be "(Zhang et al., 2016)".</p> <p>1.14. Check the spelling: Is it "Watanda" (line 101) or "Watada" (line 399).</p> <p>1.15. In line 113, the citation "Zhou et al. (2010)" should be "Zhou, Lau and Yu (2010)" and in line 128, "Zhong et al. (2014)" should be "Zhong, Miao, Shen and Feng (2014)".</p> <p>1.16. In line 118, the citation "Hu & Ansell (2007)" should be "Hu and Ansell (2007)" and in line 123, the citation "Tinoco & Wilson (2013)" should be "Tinoco and Wilson (2013)".</p> <p>1.17. The citation "Chen (2011)" should also be included in the reference list.</p> <p>1.18. The citation "R-Core team, 2017" (lines 136, 155 and 163) should also be included in the reference list.</p> <p>1.19. In line 146, there is a citation Tashakkori & Creswell 2003 which is also not included in the reference list. But there is a reference Tashakkori & Teddie 2003 in line 479. Or check which the correct surname is: Creswell (line 146) or Teddie (line 479).</p> <p>1.20. The citation "Credit Reference Bureau 2013" (line 193-194) should also be included in the reference list.</p> <p>1.21. For proper citation using author-year format, the statement "This agrees with Central Bank of Kenya's annual report (2016)..." (lines 269-270) may be restated as "This agrees with the annual report of Central Bank of Kenya (2016)..."</p> <p>1.22. Only the author's surname and year of publication should be included in a citation of</p>	



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	<p>a reference author by a person. In line 273, check if the author's surname is "Troy" or "Segal" (see also line 491).</p> <p>1.23. Check the spelling: Is it "Murdoch" (line 294) or "Morduch" (line 468)?</p> <p>1.24. The citation "Trautmann, 2013" (line 318) should be "Trautmann and Vlahu, 2013" (see line 489).</p> <p>1.25. There is only one citation of "Van Gestel et al. (2006)" in the text (lines 125-126) but there are two references in the list of references with Van Gestel as first author and both with more than 5 authors. Check which one is the correct reference cited in the text and the other should be deleted.</p> <p>1.26. There is only one citation of "Woolridge, 2003" in the text (line 320) but there are two references in the list of references (lines 509-510 and lines 512-513). Check which one is the correct reference cited in the text and the other should be deleted.</p> <p>1.27. The reference in lines 380-382 should be deleted since this was not cited in the text.</p> <p>1.28. In the reference list, be consistent in the listing of authors by surname and initials only. Check the references on lines 384, 460, 491 and 523.</p> <p>1.29. Be consistent as well on the use of "&" for two or more authors. Check the references on lines 393, 406, 409, 420, and 447.</p> <p>1.30. In line 396, "2011" should be enclosed in parenthesis.</p> <p>1.31. Check the URL of the reference in line 443.</p> <p>1.32. The reference in line 445 should be deleted also since that was not cited in text.</p> <p>1.33.</p>	
<p>Optional/General comments</p>		

PART 2:

	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)
<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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