



**SDI Review Form 1.6**

Journal Name:	<a href="#">Asian Journal of Probability and Statistics</a>
Manuscript Number:	<b>Ms_AJPAS_48195</b>
Title of the Manuscript:	<b>MULTINOMIAL LOGISTIC MODELLING TO STUDY SOCIO-ECONOMIC FACTORS INFLUENCING SPENDING BEHAVIOR OF UNIVERSITY STUDENTS IN KENYA (CASE STUDY: UNIVERSITY OF EMBU)</b>
Type of the Article	<b>Original Research Article</b>

**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:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



SDI Review Form 1.6

**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)
<b>Compulsory</b> REVISION comments	Nothing	
<b>Minor</b> REVISION comments	<p>(1) On line 8, "oneof" should be replaced with "one of".</p> <p>(2) On line 8, "dataanalysis" should be replaced with "data analysis".</p> <p>(3) On line 9, "ordinalresponse" should be replaced with " ordinal response ".</p> <p>(4) On line 11, " health,and " should be replaced with " health, and ".</p> <p>(5) On line 15, " stratum.The" should be replaced with " stratum. The".</p> <p>(6) On line 17, " toensure " should be replaced with to ensure "".</p> <p>(7) On line 21, " usingMLR " should be replaced with " using MLR ".</p> <p>(8) On line 22, " relationshipbetween " should be replaced with " relationship between ".</p> <p>(9) On line 23, " eachof " should be replaced with " each of ".</p> <p>(10) On line 47, " socialfactors " should be replaced with " social factors ".</p> <p>(11) On line 48, " (Lyons, 2004),investigatedCredit " should be replaced with " (Lyons, 2004), investigated Credit ".</p> <p>(12) On line 49, " CollegeStudents " should be replaced with " College Students ".</p> <p>(13) On line 50, " collegestudents " should be replaced with " college students ".</p> <p>(14) On line 51, " debtand " should be replaced with " debutant".</p> <p>(15) On line 52, " financialbehaviors " should be replaced with " financial behaviors ".</p> <p>(16) On line 54, " inAfrica" should be replaced with " in Africa".</p> <p>(17) On line 55, " thespending habits " should be replaced with " the spending habits ".</p> <p>(18) On line 60, " children It " should be replaced with " children. It ".</p> <p>(19) On line 67, " London.It is " should be replaced with " London. It is ".</p> <p>(20) On line 69, I do not understand the meaning of "save the way they do may be provided ".</p> <p>(21) On line 83, " It isforeseen " should be replaced with " It is foreseen ".</p> <p>(22) On line 88, "if we consider" should be replaced with "we consider ".</p> <p>(23) On line 95, " Found that women " should be replaced with " found that women ".</p> <p>(24) On line 110, I do not understand the meaning of"did not give the extent to which".</p> <p>(25) On line 123, I do not understand the meaning of "are a specifically wealthy 18 populations ".</p> <p>(26) On line 128, " This highlight " should be replaced with " This highlights".</p> <p>(27) On line 131, " have on how influence he/she spend their money " should be replaced with " have influence on the amount of money which he/she spends".</p> <p>(28) On line 167, " five categories?" should be replaced with " five categories".</p> <p>(29) On line 203, " population).And therefore," should be replaced with " population). And therefore,".</p> <p>(30) On line 217, "the first section made up" should be replaced with "the first section is made up".</p> <p>(31) On line 249, " <math>Y_i</math> denotes " should be replaced with " <math>Y_i</math> denotes ".</p> <p>(32) On line 250, " <math>X_i</math> " should be replaced with " <math>X_i</math> ".</p> <p>(33) On line 250, " <math>i^{th}</math> " should be replaced with " <math>i^{th}</math> ".</p> <p>(34) On line 269 " " should be replaced with " ".</p> <p>(35) On line 272, " Where <math>\pi</math> " should be replaced with " Where <math>\pi</math> ".</p> <p>(36) On line 266 , " where AIC " should be replaced with " where AIC ". I would like to know where in the following parts AIC is used.</p> <p>(37) On line 293, " Wald to test " should be replaced with " Wald test to test ".</p> <p>(38) On line 300, I would like to know how you know that "Linearity" holds.</p> <p>(39) On line 308, " atolerance " should be replaced with " tolerance ".</p>	<p>(1) It was replaced as suggested</p> <p>(2) Was replaced as suggested</p> <p>(3) It was replaced as suggested</p> <p>(4) It was replaced as suggested</p> <p>(5) It was replaced as suggested</p> <p>(6) It was replaced as suggested</p> <p>(7) It was replaced as suggested</p> <p>(8) It was replaced as suggested</p> <p>(9) It was replaced as suggested</p> <p>(10)It was replaced as suggested</p> <p>(11)It was replaced as suggested</p> <p>(12)It was replaced as suggested</p> <p>(13)It was replaced as suggested</p> <p>(14)It was replaced as suggested</p> <p>(15)It was replaced as suggested</p> <p>(16)It was replaced as suggested</p> <p>(17)It was replaced as suggested</p> <p>(18)It was replaced as suggested</p> <p>(19)It was replaced as suggested</p> <p>(20)Was trying to mean that" Insights on reasons as to why college students have adopted different spending habits may be provided by focusing on a younger age bracket".This have been re-written in on the manuscript</p> <p>(21)It was replaced as suggested</p> <p>(22)It was replaced as suggested</p> <p>(23)It was replaced as suggested</p> <p>(24)I believe extent of an effect cannot be determined only on the basis of descriptive statistics. This can only be studied by modelling these factors. This has been re-written on the manuscript</p> <p>(25)This was corrected on the manuscript</p> <p>(26)It was replaced as suggested</p> <p>(27)It was replaced as suggested</p> <p>(28)It was replaced as suggested</p> <p>(29)It was replaced as suggested</p> <p>(30)It was replaced as suggested</p> <p>(31)It was replaced as suggested</p> <p>(32)It was replaced as suggested</p> <p>(33)It was replaced as suggested</p> <p>(34)It was replaced as suggested</p> <p>(35)It was replaced as suggested</p> <p>(36)It has been incorporated online 475</p> <p>(37)It was replaced as suggested</p> <p>(38)The MLRR model assumes no the independent variables are not</p>



SDI Review Form 1.6

	<p>(40) On line 322, " model.It" should be replaced with " model. It".</p> <p>(41) On line 327, " chapterdescribes" should be replaced with " chapter describes".</p> <p>(42) On line 375, if "chi-square" is identical to "Chi-square ", please unify them.</p> <p>(43) On line 442, " explained by the by the " should be replaced with " explained by the ".</p> <p>(44) On line 443, " this model.." should be replaced with " this model.".</p> <p>(45) On line 452, please describe the definition of "predictive accuracy ".</p> <p>(46) On line 459, " variable that is (gender " should be replaced with " variable: gender ".</p> <p>(47) On line 571, "present of the fact" should be replaced with "presents the fact".</p> <p>(48) On line 584, "parents.The" should be replaced with "parents. The".</p> <p>(49) On line 595, "limitations that can" should be replaced with " limitations can".</p> <p>(50) On line 614, "importance if the impact" should be replaced with "importance to study the impact ".</p>	<p>linear combinations of each other. This has been corrected on the manuscript</p> <p>(39)It was replaced as suggested</p> <p>(40)It was replaced as suggested</p> <p>(41)It was replaced as suggested</p> <p>(42)This has been corrected</p> <p>(43)It was replaced as suggested</p> <p>(44)It was replaced as suggested</p> <p>(45)Okay</p> <p>(46)It was replaced as suggested</p> <p>(47)It was replaced as suggested</p> <p>(48)It was replaced as suggested</p> <p>(49)It was replaced as suggested</p> <p>(50)It was replaced as suggested</p>
<u>Optional/General</u> comments	<p>Please read this manuscript very carefully to correct careless mistakes and typos. Please be aware that the 50 points which I covered above are not all which should be corrected.</p>	<p>(51)It was replaced as suggested</p> <p>(52)It was replaced as suggested</p> <p>(53)It was replaced as suggested</p> <p>(54)It was replaced as suggested</p> <p>(55)It was replaced as suggested</p> <p>Okay</p>



SDI Review Form 1.6

**PART 2:**

	<b>Reviewer's comment</b>	<b>Author's comment</b> <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>
<b>Are there ethical issues in this manuscript?</b>	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	No