



SDI Review Form 1.6

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

(<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)
Compulsory REVISION comments	Nothing	
Minor 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, " Y_i denotes " should be replaced with " Y_i denotes ".</p> <p>(32) On line 250, " X_i " should be replaced with " X_i ".</p> <p>(33) On line 250, " i^{th} " should be replaced with " i^{th} ".</p> <p>(34) On line 269 " " should be replaced with " ".</p> <p>(35) On line 272, " Where π " should be replaced with " Where π".</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". (41) On line 327, " chapterdescribes" should be replaced with " chapter describes". (42) On line 375, if "chi-square" is identical to "Chi-square ", please unify them. (43) On line 442, " explained by the by the " should be replaced with " explained by the ". (44) On line 443, " this model.." should be replaced with " this model.". (45) On line 452, please describe the definition of "predictive accuracy ". (46) On line 459, " variable that is (gender " should be replaced with " variable: gender ". (47) On line 571, "present of the fact" should be replaced with "presents the fact". (48) On line 584, "parents.The" should be replaced with "parents. The". (49) On line 595, "limitations that can" should be replaced with " limitations can". (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 (39)It was replaced as suggested (40)It was replaced as suggested (41)It was replaced as suggested (42)This has been corrected (43)It was replaced as suggested (44)It was replaced as suggested (45)Okay (46)It was replaced as suggested (47)It was replaced as suggested (48)It was replaced as suggested (49)It was replaced as suggested (50)It was replaced as suggested</p> <p>(51)It was replaced as suggested</p> <p>(52)It was replaced as suggested</p> <p>(53)It was replaced as suggested (54)It was replaced as suggested</p> <p>(55)It was replaced as suggested</p>
<p>Optional/General comments</p>	<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>Okay</p>



SDI Review Form 1.6

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>	No