



SDI Review Form 1.6

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJ SSE_41091
Title of the Manuscript:	Credit Management Practices and Bank Performance: Evidence from First Bank
Type of the Article	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:

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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	<p>(1) Abstract: Line 8 and 9 [start from Midline 8]: Change to: "Data was collected using Purposive sampling technique from thirty (30) respondents". Erase: "as a sample size used to collect data from the respondents"</p> <p>(2) Keywords is one word</p> <p>(3) Add Nigeria to Keywords</p> <p>(4) Line 31, add "the" before federal government...</p> <p>(5) Line 33: write... compelled the banking industry...</p> <p>(6) Line 36:add a comma after banking [end of sentence]</p> <p>(7) Line 37: Add "the" before Central Bank....</p> <p>(8) Line 44: Remove in Nigeria.</p> <p>(9) Line 45: remove the Comma after the name before the year.... Example: wrong - Osuka, and Amakor, (2015); correct: Osuka and Amakor (2015)</p> <p>(10) Line 46: Writing the reference: Do it correctly as; Uwalomwa et al. (2015)</p> <p>(11) Line 55: Reference error writing: Correctly: (Kagoyire and Shukla, 2016)</p> <p>Note: Review all your In-Text references in text and correct following examples above... should not be written wrongly... Line 61; Line 72; Line 73; Line 182, Line 201,</p> <p>(12) Line 56: Add "the" before method and strategy...</p> <p>(13) Line 69: Remove the "s" from rise... and indicate...</p> <p>(14) Line 96: leave a space after of First Bank... same in line 110 before credit; same in Line 135 [the reference is Bink and Ennew (1992)]; same in line 139; same in line 169, Line 185, Line 190, Line 208, Line 247, Line 261, Line 294, Line 334,</p> <p>(15) Line 138: Add "be" before granted....</p> <p>(16) Line 144: correct the word banker...</p> <p>(17) Line 150: add "of" plethora of studies...</p> <p>(18) Line 151: correct however, their results.... Not there!!</p> <p>(19) Line 152: Correct: For instance, Nwanna and Oguezie (2017)...</p> <p>(20) Line 154: Add "the" before Central Bank...</p> <p>(21) Line 156: Add "was" before gathered...</p> <p>(22) Line 157: Add "method" after Least Square....</p>	<p>All the corrections have been effect</p> <p>Reviewer should note that we have responded to the three questions or objectives we set in our paper through Table 1 to Table 6, while Table 7 meant for testing hypothesis.</p> <p>Thanks</p>



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	<p>(23) Line 161-162: Add “the” before study consisted... Then, erase the phrase “Entire population was used as the sample giving”.... It becomes: The target population of the study consisted of a sample size of 57 employees. A Purposive sampling technique was used from Equity Bank in the credit department.</p> <p>(24) remove”,” and add instead a comma...</p> <p>(25) Line 189: add “s” to Results...</p> <p>(26) Line 197: remove “their” and write “his”</p> <p>(27) Lines 225 and 243.... Add references to these paragraphs and information!!</p> <p>(28) Remove “of” ... Building on its solid...</p> <p>(29) Lines 261-262: Which software was used to analyse the data??</p> <p>(30) Line 268: remove dots equ 1 and instead write (1) end of line</p> <p>(31) Line 269 same as above</p> <p>(32) Line 274: it is Beta Zero and not Beta alone...</p> <p>(33) Correct the format of Table titles in: Line 289; Table 2: Level...; Line 321: Table 4: Level of...; Line 340: Table 6: Level of...</p> <p>(34) Line 302: add that : the statement “interest rates charged affect performance of loans in the bank”, was ranked....</p> <p>(35) Lines 323 and 330 and 342: add “the majority of the respondents....</p> <p>(36) Line 353: The results in Table 7 show that the....</p> <p>(37) Line 357: Add “statistically significant....</p> <p>(38) Line 359: remove “is”...</p> <p>(39) Add “the” before null hypothesis...</p> <p>(40) You did not respond to the three questions or objectives you set in your paper??? You must do it... before you deal with the hypothesis...</p> <p>(41) Review all your references to Match the Journal's Citation Style!!</p>	
Minor REVISION comments		
Optional/General comments	Too many little errors which may deviate the reader from appreciating the research done, correct all the comments above.	