|  |
| --- |
|  |
| Journal Name: | [**Asian Journal of Economics, Business and Accounting**](https://journalajeba.com/index.php/AJEBA) |
| Manuscript Number: | **Ms\_AJEBA\_132251** |
| Title of the Manuscript:  | **EFFECTS OF INVESTMENT DIVERSIFICATION ON FINANCIAL PERFOMANCE OF UNIT TRUST FUNDS IN KENYA** |
| Type of the Article |  |

|  |
| --- |
| PART 1: Comments |
|  | Reviewer’s comment**Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | Author’s Feedback *(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.** | **This study examines the understanding of Financial performance and investment diversification of unit trust sector (Kenya), An area with limited empirical studies. The findings provide insights into how diversification across different asset classes influences financial returns. Additionally, the study also integrate financial theories such as modern portfolio theory, efficient market hypothesis and other investment-related theories.** |  |
| **Is the title of the article suitable?****(If not please suggest an alternative title)** | **There is a mistake in the title “financial performance” is misspelled as “financial perfomance”****Other than that title is okay.** |  |
| Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here. | **Need more detailed explanation about unit trust funds, what they do, how they invest and where, history of their market returns over the period of time, comparison of Kenya's unit trust fund with other countries.(similar countries with respect to GDP/Growth rate)****Major flaw of this study is grammatical errors and usage of awkward/unclear sentence phrasing.(Need to work on that)** |  |
| Is the manuscript scientifically, correct? Please write here. | **The study applies pane data regression and descriptive statistics which is fine however statistical significance of some findings is not well explained(detailed explanation is required)****Role of inflation is mentioned but in depth analysis is not there.** |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | **Include additional recent literature from 2020 till 2024-25** |  |
| Is the language/English quality of the article suitable for scholarly communications? | **Major concern of this study is grammatical,structural and editing errors making it difficult to understand.** |  |
| Optional/General comments | **Improve sentence structure and depth of analysis/findings.** |  |

|  |
| --- |
| **PART 2:**  |
|  | Reviewer’s comment | Author’s comment *(if agreed with the reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **Are there ethical issues in this manuscript?**  | *(If yes, Kindly please write down the ethical issues here in detail)* |  |

**Reviewer details:**

Abhishek Punde, India