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| Journal Name: | [**Asian Journal of Education and Social Studies**](https://journalajess.com/index.php/AJESS) |
| Manuscript Number: | **Ms\_AJESS\_140885** |
| Title of the Manuscript: | **Credit and Collection Practices on Loan Repayment among Home Appliance Dealers in Cateel – A Correlational Study** |
| Type of the Article | **Original Research Paper** |

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| PART 1: Comments | | |
|  | Reviewer’s comment **Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | **Author’s Feedback** (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 offers important insights into the effect of credit and collection practices on the loan repayment behavior of customers of home appliance dealers. The findings can help dealers and financial institutions optimize their credit policies to improve repayment rates. Additionally, it supports better risk management and enhances customer relationship strategies in the local market. | Thank you for a positive comment |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | Alternative title:  The Impact of Credit and Collection Practices on Loan Repayment Behavior among Customers of Home Appliance Dealers in Cateel – A Correlational study. | Thank you for providing a alternative title but we are go for the original title |
| 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. | Yes. | Thank you for a comment |
| Is the manuscript scientifically, correct? Please write here. | Yes. However, the statistical results & analysis appear repetitive, which unnecessarily extends the length of the manuscript. They could be presented more concisely, clearly, and engagingly to enhance reader interest. | There is no repetitive analysis, since there are different indicators with different discussion |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | Yes. However, similar studies involving samples from home appliance dealers or banks and microfinance organizations, as referenced in the article, may be incorporated into the Literature Review. | Thank you for a positive comment |
| Is the language/English quality of the article suitable for scholarly communications? | Overall, the language quality meets the required standards, with only minor corrections needed in a few places. Please proofread the document once to ensure it meets the desired quality. However, the language of the objectives can be improved, and the term ‘debtors/customers’ is notably missing from them. | Already improve and already complied |
| Optional/General comments | Nil |  |

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| **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)* |
| **Are there ethical issues in this manuscript?** | *(If yes, Kindly please write down the ethical issues here in details)*  No |  |