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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 Article** |

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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 manuscript addresses a relevant and under-researched issue: the impact of credit and collection practices on loan repayment behavior in non-financial retail settings—specifically home appliance dealers. Its findings are particularly significant for micro-enterprises in developing economies, offering practical recommendations to reduce credit risk and enhance financial sustainability. The research fills an important gap by shifting the focus from formal banking institutions to informal retail creditors. It can benefit business owners, policy-makers, and financial trainers working with SMEs. | Thank you for a positive comment |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | Yes, the title is appropriate and clearly reflects the content and research design. Optional suggestion: “Credit and Collection Practices and Loan Repayment among Home Appliance Dealers in Cateel.” | Thank you for a positive comment |
| 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, the manuscript is scientifically robust. The methodology, analysis, and theoretical integration are strong. Some minor revisions for clarity are suggested | Thank you for a positive comment, minor revision are already complied |
| Is the manuscript scientifically, correct? Please write here. | Yes, the manuscript is scientifically robust. The methodology, analysis, and theoretical integration are strong. Some minor revisions for clarity are suggested | Thank you for a positive comment, minor revision are already complied |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | Yes, the references are comprehensive and recent, with many from 2020–2024. Ensure APA formatting consistency | Thank you for checking in reference and a positive comment |
| Is the language/English quality of the article suitable for scholarly communications? | Partially. Some sections are repetitive or long-winded. A light copy-edit or proofreading is recommended | Already complied |
| Optional/General comments | Ensure table numbering consistency. Add subheadings in the results section. Include limitations and future research direction earlier in the discussion. | Already complied |

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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 |  |