

Review Form 1.7

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_111529
Title of the Manuscript:	CAMEL RATING MODEL AND FINANCIAL PERFORMANCE OF DEPOSIT TAKING SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN KENYA: THE MODERATING EFFECT OF GROSS DOMESTIC PRODUCT
Type of the Article	

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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 1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript) 2. Is the title of the article suitable? (If not please suggest an alternative title) 3. Is the abstract of the article comprehensive? 4. Are subsections and structure of the manuscript appropriate? 5. Do you think the manuscript is scientifically correct? 6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form. <u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u>	<p>The manuscript appears to be important for the scientific community as it addresses the relationship between the CAMEL rating model, gross domestic product (GDP), and the financial performance of Deposit Taking Savings and Credit Cooperative Societies (DT-SACCOs) in Kenya. The study explores the moderating effect of GDP on the nexus between the CAMEL rating model and financial performance. Given the significant contribution of SACCOs to Kenya's GDP and the challenges faced by the sector, the findings could have implications for policymakers and practitioners in the financial industry.</p> <p>The title of the article seems suitable as it clearly reflects the focus of the study on the CAMEL rating model, GDP, and financial performance of DT-SACCOs in Kenya.</p> <p>The abstract provides a comprehensive overview of the research, outlining the objectives, methodology, and key findings. It effectively summarizes the key components of the study, including the use of the CAMEL rating model, capital buffer theory, stewardship theory, and the moderating role of GDP.</p> <p>The manuscript is well-organized with clear subsections. The structure follows a standard format for academic papers, including sections such as Findings and Discussions, Moderation Effect Analysis, and Conclusion. However, there is an inconsistency in the subsection numbering between 4.1 and 4.5.3. It would be advisable to maintain a consistent numbering format throughout the manuscript.</p> <p>The manuscript seems scientifically sound in its approach. The author employs a moderation effect analysis based on the approach by Whisman and McClelland (2005). The statistical analyses and presentation of results are clear. However, for a more comprehensive assessment, details about the data collection process, variables, and statistical methods used in the study should be provided.</p> <p>The references provided seem relevant and cover a range of sources, including academic articles, theses, and reports. However, it would be beneficial to have more recent references, especially considering the fast-paced nature of some fields. The most recent reference in the provided text is from 2021, and it's good practice to include recent literature to ensure the study is up-to-date.</p>	
Minor REVISION comments 1. Is language/English quality of the article suitable for scholarly	<p>The language and English quality are generally suitable for scholarly communication. However, there are a few grammatical and typographical errors that need correction. For example, in the</p>	

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communications?	sentence, "The findings therefore can be attributed to the fact that growing economic activities provide enablement for businesses to thrive," it would be better phrased as "The findings can be attributed to the fact that growing economic activities enable businesses to thrive."	
Optional/General comments	<p>The article could benefit from a brief introduction section that provides an overview of the main objectives, scope, and significance of the study.</p> <p>Including a brief description of the data collection process and the variables used would enhance the transparency and replicability of the study.</p>	

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)	

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