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| Book Name: | [**New Advances in Business, Management and Economics**](https://www.bookpi.org/bookstore/product/new-advances-in-business-management-and-economics-vol-1/) |
| Manuscript Number: | **Ms\_BPR\_5978** |
| Title of the Manuscript:  | **CREDIT RISK ECONOMIC PERFORMANCE AND MONETARY POLICY EFFICACY CONTRASTING PREVALENCE OF AN ARDL MODEL AND A MARKOV SWITCHING REGIME FOR THE CASE OF TUNISIA** |
| Type of the Article | **Book Chapter** |

**Special note:**

**A research paper already published in a journal can be published as a Book Chapter in an expanded form with proper copyright approval.**

**Source Article:**

**This chapter is an extended version of the article published by the same author(s) in the following journal.**

**FORCE: Focus on Research in Contemporary Economics, 5(1), 698-723, 2025.**

**Available:** [**https://www.forcejournal.org/index.php/force/article/view/113**](https://www.forcejournal.org/index.php/force/article/view/113)

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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 *(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.** | The manuscript is very apt, timely, and relevant for the scientific community. Availability of credit plays a critical role in economic development, especially for the SMEs. Therefore, a very high credit risk will dampen access to credit, which will generate a negative consequence for economic growth. With the sensitivity of Tunisia’s economic climate, the study spoke directly to the need for policy redirection.  |  |
| **Is the title of the article suitable?****(If not please suggest an alternative title)** | The title of the article is very accurate and the study spoke directly to it. |  |
| 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. | The Abstract is not bad at all. However, improvement can be made in the area of inputing data adopted and its sources.  |  |
| **Is the manuscript scientifically, correct? Please write here.**  | The manuscript is scientifically correct.  |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.****-** | Yes, the references are sufficient and recent. However, there is always a room for improvement.  |  |
| Is the language/English quality of the article suitable for scholarly communications? | Yes, the English quality of the article is suitable for scholarly communication. |  |
| Optional/General comments |  |  |

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| **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:**

**Williams Adeyemi, Nigeria**