



SDI Review Form 1.6

Journal Name:	<u>British Journal of Economics, Management & Trade</u>
Manuscript Number:	2013_BJEMT_6226
Title of the Manuscript:	Brokers in the credit market: an examination of the vertical scope
Type of the Article	Review

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound.

To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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PART 1: Review Comments

	Reviewer's comment	Author's comment <i>(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)</i>
<u>Compulsory</u> REVISION comments	Lines 22-29: The subject-verb agreement is incorrect. The subject of the sentence is "emergence", NOT "markets." Thus, the verbs found at the start of lines 24, 25, 26, 27, and 29 should be the singular form, and NOT the plural form that you have used. Line 28: There should be an "and" after the word "system" Line 57: change "forth" to "fourth" Line 123: "firms choice" should be changed to "firms choose."	
<u>Minor</u> REVISION comments	The first sentence should have a citation. Lines 62-67. The first sentence of this section is almost six lines long. This is far too long and should be shortened into 2 or 3 sentences because it is not clear.	



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<u>Optional/General</u> comments	Line 60: All readers may not be familiar with the concept of the value chain. It would be best to begin section 2 with a clear and concise summary of what a value chain is before proceeding with your discussion of the loan origination value chain in particular. Line 72: Revise as follows: "As shown in Figure 1 below, the different activities in the loan origination are:..." and then delete the sentence that reads "Please see Figure 1..." Line 85: it would be nice if you actually SHOWED the "traditional loan origination" value chain to which you refer. Lines 86-7: here you are referring to "credit origination value chain." How is this different from the "traditional loan origination" value chain? Line 87: Here you refer to the "lending value chain." That's three value chains you've mentioned in three sentences. I don't understand the distinction between them and am now, as a reader, thoroughly confused. Lines 105-9: Again, you should be SHOWING the two value chains to which you refer here. Line 137: How can a bank loan have a high or low degree of asset specificity? A loan is a product/service provided by the banks to customers. The banks computers and buildings would be assets with some degree of specificity. The later sections of this paper are much better written!	
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