SU-ISERC CORRECTIONS MATRIX

Name of PI	Lindah Kelida Wamalwa
Title of Study	An Explainable AI Model to Predict Financial Exclusion in Kenya
Reference Number	SU-ISERC2567/25
Date Of Submission	30/01/2025

Dear SU-ISERC,

Thank you for your feedback regarding my application to conduct the above-mentioned study. As requested, please see below my responses to the comments and references of the changes made in the protocol and consent form.

#	Reviewer Comments #1	Response	Reference
1.	1. Your title is not properly written. Words like 'understand' and 'mitigate' should be avoided due to being unspecific. The same applies to the word 'Leveraging'. Additionally, having both 'ML' and 'XAI' is redundant. 2. Section 3.2 should clearly state what/which dataset shall be used for the study, the size of the dataset, whether it is openly available or not.	1. Modified my title as: An Explainable AI Model to predict financial exclusion in Kenya 2. Included the Dataset link and stated that it is publicly available	**Full Study Protocol :** **Section**: Research Project Title **Page:** i **Section**: 3.2 **Page** 22
2.	1. Your title is not properly written. Words like 'understand' and 'mitigate' should be avoided due to being unspecific. The same applies to the word 'Leveraging'. Additionally, having both 'ML' and 'XAI' is redundant. 2. Section 3.2 should clearly state what/which dataset shall be used for the study, the size of the dataset, whether it is openly available or not.	1. Modified my title as: An Explainable AI Model to predict financial exclusion in Kenya 2. Included the Dataset link and stated that it is publicly available	**Protocol Summary:** **Section**: Research Project Title **Page:** i **Section**: 3.2 **Page** 22
3.	1. Title not properly written. 2. Clearly state the openly available dataset	1. Modified my title as: An Explainable AI Model to predict financial exclusion in Kenya Included the Dataset link and stated that it is publicly available	**Study Work Plan** **Section:**Work Plan for Research Title, **Page** 1 **Section**: Phase 2: Ethical Review and Data Access (Ongoing); - **Data Requests**. **Page** 1
	1. Title not properly written. 2. Clearly state the openly available dataset	2. Modified my title as: An Explainable AI Model to predict financial exclusion in Kenya 3. Included the Dataset link and stated that it is publicly available	**Study Tools** **Section:**Project Title, **Page** 1 **Section**: The Tool column, First row first cell. **Page** 1

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5	1. Title not properly written	1. Modified my title as: An Explainable AI Model to predict financial exclusion in Kenya	**Proposed Study Budget** **Section:**Project Title, **Page** 1

Thank you for your continued cooperation and support.

Yours Faithfully,

Lindah Kelida Wamalwa
<u>Principal Investigator</u>