**INITIAL TITLE:** ENHANCING CREDIT RISK MANAGEMENT IN TANZANIA BANKING SECTOR USING MACHINE LEARNING TECHNIQUES

**IMPROVED TITLE:** ENHANCING CREDIT RISK MANAGEMENT IN TANZANIA BANKING SECTOR USING PREDICTIVE MODELING TECHNIQUES.

**Reasons for Improvement:**

1. The Machine learning Techniques: This title is broader, using the term “Machine Learning Techniques. So, Machine learning encompasses a wider range of methods beyond just prediction, such as classification and clustering. The Use of Machine Learning Techniques implies a more holistic approach that may involve various machine learning methods beyond predictive modeling.

**While:**

* The Predictive Modeling Techniques: This title explicitly highlights the use of predictive modeling techniques. It clearly communicates that your research will be centered around developing models to predict credit risk in the Tanzania Banking sector. So, the term Predictive Modeling Techniques provides a more detailed insight into the methodology you will employ, making it clear that the primary objective is to build models for predictive credit risk.

2. Tanzania Banking Sector: This term is to broader, why?. Because Tanzania Banking Sector has much broader categories. Such categories are : Commercial Banks, Development finance banks, Community banks, Cooperative Banks, Microfinance institutions, credit unions, Islamic banks.

**While:**

* Tanzania Commercial Banks: it means we have narrowed it to more specific category of Banking Sector in Tanzania. So, the focus is for Commercial Banks such as CRDB, NMB, Barcklays Bank Tanzania, Standard Charted Bank Tanzania etc).