

**Review Form 1.7**

Journal Name:	<b>South Asian Journal of Social Studies and Economics</b>
Manuscript Number:	<b>Ms_SAJSSSE_109550</b>
Title of the Manuscript:	<b>Consumptive Behavior: Are financial Literacy, Electronic Money, Lifestyle, and Self-Control necessary?</b>
Type of the Article	<b>Original Research Article</b>

**PART 1: Review Comments**

	<b>Reviewer's comment</b>	<b>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)</b>
<p><b>Compulsory</b> REVISION comments</p> <p>1. <b>Is the manuscript important for scientific community?</b> (Please write few sentences on this manuscript)</p> <p>2. <b>Is the title of the article suitable?</b> (If not please suggest an alternative title)</p> <p>3. <b>Is the abstract of the article comprehensive?</b></p> <p>4. <b>Are subsections and structure of the manuscript appropriate?</b></p> <p>5. <b>Do you think the manuscript is scientifically correct?</b></p> <p>6. <b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b></p> <p><b>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</b></p>	<p>1. <b>Yes.</b> The article presented here is on a topical issue. Consumer behaviour plays a key role in the development of a market economy in general and all its components in particular. It should be understood that a properly formed system of knowledge about financial literacy, the use of modern financial instruments, and the involvement of other important factors is a chance to improve the standard of living of society, various sectors, and different groups of people, in particular. The study of specific groups is an urgent task. The presented materials contain calculations that confirm the author's theses. All the tasks set out in the article have been fulfilled.</p> <p>2. <b>Yes.</b></p> <p>3. <b>Yes.</b></p> <p>4. <b>Yes.</b></p> <p>5. <b>Yes.</b></p> <p>6. <b>Yes.</b></p>	
<p><b>Minor</b> REVISION comments</p> <p>1. <b>Is language/English quality of the article suitable for scholarly communications?</b></p>	<p>1. <b>Yes</b></p>	
<p><b>Optional/General</b> comments</p>	<p>In our opinion, all the planned factors of influence on the chosen topic have been investigated in the article. However, the article could be strengthened by adding material on the involvement of other modern financial technologies in the process of digital adaptation and digital transformation. It would also be possible to pay more attention to the involvement of artificial intelligence tools in the identified areas, which would demonstrate the latest trends in the development of the digital system and the possibilities of combining consumer behaviour with the digital world. However, the reviewer's suggestions do not in any way reduce the high level of the article and are only advisory in nature.</p>	

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**PART 2:**

	<b>Reviewer's comment</b>	<b>Author's comment</b> <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>
<b>Are there ethical issues in this manuscript?</b>	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

**Reviewer Details:**

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