

**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>

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**PART 1: Review Comments**

	<b>Reviewer's comment</b>	<b>Author's comment</b> (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)
<p><b><u>Compulsory</u></b> REVISION comments</p> <p><b>1. Is the manuscript important for scientific community?</b> (Please write few sentences on this manuscript)</p> <p><b>2. Is the title of the article suitable?</b> (If not please suggest an alternative title)</p> <p><b>3. Is the abstract of the article comprehensive?</b></p> <p><b>4. Are subsections and structure of the manuscript appropriate?</b></p> <p><b>5. Do you think the manuscript is scientifically correct?</b></p> <p><b>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b></p> <p><b><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></b></p>	<p>The manuscript is important to the scientific community.</p> <p>The title is also good and it reflects all the study constructs.</p> <p>The abstract is comprehensive with a few incomplete sentences which should be corrected as suggested below</p> <p>The subsections of the manuscript are okay and well organized. However, under heading 3 is indicated as 'METODH' replace with 'METHOD'</p> <p>The manuscript is scientifically correct</p> <p>The references in the text are sufficient and very recent therefore allowing the study to address a current problem. However, there are three missing in the reference section i.e Ajzen (2005), Ajzen (1991) and Sumarwan (2002) which should be included in the section.</p> <p><b>Other Observations:</b></p> <p>1. Consumptive behaviour should be included as part of the Key words</p> <p>2. In the abstract section correct the following sentences that are incomplete</p> <p>"The sample for this study is 160 respondents using the Slovin technique" consider having it as "The sample for this study is 160 respondents that <b>was determined using</b> the Slovin technique"</p> <p>"Hypothesis testing using inner models" which can be corrected to "Hypothesis testing <b>was done</b> using inner models.</p> <p>3. On the discussions preceding Table 5 have "self control" for H4 and not just "Control". The manuscript reads as follows "H4 states that control has a positive influence on consumptive behaviour"</p> <p>4. Under discussion 5.1 The effect of electronic money on consumptive behavior the statement has been repeated twice "Electronic money has become increasingly popular and widespread due to several advantages" Expunge one of the repeated sentences.</p> <p>5. Under section 5.3 Eliminate the word branded the one indicated in the brackets to avoid repetition.</p>	
<p><b><u>Minor</u></b> REVISION comments</p> <p><b>1. Is language/English quality of the article suitable for scholarly communications?</b></p>	<p>The English quality of the article is suitable for scholarly communication. However, some of the sentences are incomplete and they should be corrected.</p>	
<p><b><u>Optional/General</u></b> comments</p>	<p>The manuscript is relevant, adequate in form and context and will contribute greatly to the body of knowledge</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>	

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