

**Review Form 1.7**

Journal Name:	Asian Research Journal of Arts & Social Sciences
Manuscript Number:	Ms_ARJASS_106587
Title of the Manuscript:	The Phantom Menace: A Moderation Analysis of Gender on MSMEs' Financial Literacy and Financial Performance
Type of the Article	Original Research Article

**PART 1: Review Comments**

	Reviewer's comment	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)
<p><b>Compulsory</b> REVISION comments</p> <ol style="list-style-type: none"> <li>Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</li> <li>Is the title of the article suitable? (If not please suggest an alternative title)</li> <li>Is the abstract of the article comprehensive?</li> <li>Are subsections and structure of the manuscript appropriate?</li> <li>Do you think the manuscript is scientifically correct?</li> <li>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</li> </ol> <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>This might prove to be an interesting paper at some stage in the future but it needs some work before that can be discovered.</p> <p>Currently, there is not enough detail concerning the gap in knowledge that the research is intended to address. Is there any information concerning financial literacy in a specific Indonesian context? Is that the gap in knowledge? This should be explained in more detail.</p> <p>MSMEs should be properly defined.</p> <p>The methodology section needs much more detail. How was the sample selected? How were questionnaires constructed and tested? How were they distributed and returned? In which language were they written? How was the possibility of non-response bias addressed? What was the sample size? What is the relationship between the sample achieved and the population?</p> <p>There is currently no discussion. This in itself is enough to preclude a research paper from being published. The discussion is the section in which the author makes the claim for contribution to academic knowledge, which is to answer the research question. Without a contribution to academic knowledge, a paper cannot be published. Since the paper contains quantitative research, the contribution will be a confirmation or disconfirmation of existing theory relating to the research question.</p> <p>Research limitations and suggestions for future research should be included in the conclusion. Forget about the recommendations.</p>	
<p><b>Minor</b> REVISION comments</p> <ol style="list-style-type: none"> <li>Is language/English quality of the article suitable for scholarly communications?</li> </ol>	Yes, it's OK.	
<b>Optional/General</b> comments		

**PART 2:**

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

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