

**Review Form 1.7**

Journal Name:	<b>Asian Journal of Education and Social Studies</b>
Manuscript Number:	<b>Ms_AJESS_115210</b>
Title of the Manuscript:	<b>Generation X, Y, and Z of Public School Teachers' Financial Literacy Via Development of Survey Questionnaire</b>
Type of the Article	

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**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>1. <b>Is the manuscript important for scientific community?</b> (Please write few sentences on this manuscript)</li> <li>2. <b>Is the title of the article suitable?</b> (If not please suggest an alternative title)</li> <li>3. <b>Is the abstract of the article comprehensive?</b></li> <li>4. <b>Are subsections and structure of the manuscript appropriate?</b></li> <li>5. <b>Do you think the manuscript is scientifically correct?</b></li> <li>6. <b>Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</b></li> </ol> <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<ol style="list-style-type: none"> <li>1. I think so, because one of the 21st century literacy dimensions is the need for financial literacy.</li> <li>2. I think there is no problem with the title. Because the emphasis is on looking at the generational differences of teachers with regard to their financial literacy, However, I believe there is still room for rearranging the title. For example, it could be "Comparative Analysis of Financial Literacy of Public School Teachers Based on Generational Differences." or "The Effect of Generational Differences on Financial Literacy for Public School Teachers." (because, I have read that this research typically results in experiments that involve both independent and dependent variables, despite its descriptive approach.). So the mention does not need to be specific about generation X, Y, or Z. Because it can be discussed on the inside of the article. Meanwhile, the development method is sufficiently discussed in the research method, so it does not need to be frontally mentioned in the title. For the notes: You don't need to write the title in a standard way; instead, you can directly mention the research results.</li> <li>3. It's good, but at the end of the abstract, there should also be a brief recommendation for further research.</li> <li>4. After reading the journal guidelines, it seems that there is no need to make a subchapter for the introduction section. It is better to put everything in the introduction (starting from the problem statement, objective of the study, significance of the study, scope and limitation, term definition, and hypothesis). Please ensure the following writing guidelines are followed.</li> <li>5. Here are a few notes from me regarding this article:             <ol style="list-style-type: none"> <li>a. Introduction: Actually, there is already an expression about the gaps in this research, but it would be better if the gaps mentioned had corroborating empirical evidence (for example, some previous studies). It would be even better if the discussion was elaborative (from general to detailed). For example, if the understanding of financial literacy in generation X, Y, or Z society in general is accompanied by previous research, then after that, it is associated with how the financial literacy of teachers has been based on existing research evidence. On that basis, we can provide a rational reason why this research needs to be done.</li> <li>b. Methods: No problem</li> <li>c. Result and Discussion: The author has presented the statistical analysis very well. However, the author has determined that the method did not provide a detailed explanation of the promised comparative analysis. The author can deepen the comparative analysis of the findings presented by incorporating some opinions or previous research as reinforcement of his findings.</li> <li>d. Summary, Conclusion and Recommendations: I don't think there is a need for a separate sub-chapter. It is sufficient to create a single chapter that encompasses all three interrelated topics (Summary, Conclusion and Recommendations). Therefore, for the chapter, it is enough to write "Conclusion" instead..</li> </ol> </li> <li>6. In general, the references adapted by the author are very good. But maybe, if you wish, you can read some additional references that strengthen the theory. I happened to have written a literature review on a similar topic, so there are several references that can be read for the author's consideration in this article:             <p>Bencsik, A., Horváth-Csikós, G., &amp; Juhász, T. (2016). Y and Z Generations at Workplaces. <i>Journal of Competitiveness</i>, 8(3).</p> <p>Campbell, W. K., Campbell, S. M., Siedor, L. E., &amp; Twenge, J. M. (2015). Generational Differences Are Real and Useful. <i>Industrial and Organizational Psychology</i>, 8(3), 324–331. <a href="https://doi.org/10.1017/iop.2015.43">https://doi.org/10.1017/iop.2015.43</a></p> <p>Gentile, B., Campbell, W. K., &amp; Twenge, J. M. (2014). Generational cultures. In <i>Culture</i></p> </li> </ol>	

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	<p>reexamined: Broadening our understanding of social and evolutionary influences (pp. 31–48). American Psychological Association. <a href="https://doi.org/10.1037/14274-002">https://doi.org/10.1037/14274-002</a></p> <p>Howe, N., &amp; Strauss, W. (2000). Millennials Rising: The Next Great Generation (Highlighting edition). Vintage</p> <p>Lancaster, L. C., &amp; Stillman, D. (2009). When generations collide: Who they are. Why they clash. How to solve the generational puzzle at work. Harper Collins.</p> <p>Mannheim, K. (1952). The problem of generations' in Mannheim. K. Essays on the Sociology of Knowledge (First Published 1923).</p>	
<p><b>Minor</b> REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>This article presents the research results well and is easy for readers to understand.</p>	
<p><b>Optional/General</b> comments</p>	<p>In general, it is good, but only a few notes can be given.</p>	

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

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