

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_121648
Title of the Manuscript:	The Effect of Financial Literacy, Materialism, Financial Behavior, and Financial Attitude on the Savings Decision of Generation Z
Type of the Article	Original Research Article

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This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guidelines for the Peer Review process, reviewers are requested to visit this link:

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	<p>The importance of this manuscript is good for scientific community because of:</p> <ul style="list-style-type: none"> ✓ The issue focused in this manuscript is more important to acquire knowledge on financial literacy, materialism, financial behaviour, financial attitude and saving decision ✓ The scientific methodology used 	
Is the title of the article suitable? (If not please suggest an alternative title)	The title may need modification: " Effect of financial factors on saving decision of Z generation"	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	<p>The abstract is good. But it needs to improve the writing grammar and coherence. In the abstract the author should add future direction and recommendation Under place and duration the author should write the year of study. The study design is not clearly mentioned while quantitative type is an approach of study</p>	
Are subsections and structure of the manuscript appropriate?	<p>As my review, the subsections and structure is not good and appropriate. So it needs to organize subsection as follows:</p> <ul style="list-style-type: none"> ✓ Under literature review, 2.1. Theoretical review and hypothesis development <ul style="list-style-type: none"> 2.1.1. Theory of Planned Behavior (TPB) 2.1.2. Financial Literacy Terhadap Saving Decision 2.1.3. 2.1.4. ✓ Under Result and discussion <ul style="list-style-type: none"> 4.1. Respondents identity 4.2. Confirmatory factor analysis (because the study analysis used SEM) 4.3. Descriptive analysis 4.4. Hypothesis testing 	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	<p>The reason of robust and technical sound of the manuscripts are:</p> <ul style="list-style-type: none"> ✓ The way Author stating and discussing to develop hypothesis is good ✓ The methodology used to analyse and test hypothesis is good ✓ The discussion part is good 	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. -	The reference used by the author is not sufficient and the reference used in text body citation were not mentioned on reference list.	
Minor REVISION comments Is the language/English quality of the article suitable for scholarly communications?	An English language used in this article need some edition	
Optional/General comments	<p>Under methodology, the model fit was not clearly indicated and the cut point for model fit should also not indicated. The reliability and validity discussed under result and discussion should be discussed under methodology part</p>	

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PART 2:

	Reviewer's comment	Author's comment <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>
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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