

Review Form 3

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJ SSE_121449
Title of the Manuscript:	THE MEDIATING ROLE OF FINANCIAL LITERACY IN THE CHARACTERISTICS OF MSMES AND FINANCIAL TECHNOLOGY ON MSME SUSTAINABILITY
Type of the Article	Original Research Article

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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.	The paper has studied the interrelationship between 4 variables that shed light on the contribution to MSME sustainability. The finding highlights the significance of Financial literacy when mediated between the MSME characteristics, Fintech and MSME sustainability.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes	
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.	No	
Are subsections and structure of the manuscript appropriate?	Yes	
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.	The research framework looks good, and the construct validity and the discriminant validity are shown. The GFI, CFI, and RMSEA can also be given to understand the Goodness of Fit.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. :-	Missing reference - Aqualdo et al., (2023); Purbadharmaja & Widanta (2023)	
<u>Minor</u> REVISION comments Is the language/English quality of the article suitable for scholarly communications?	Good	
<u>Optional/General</u> comments	The scope and the limitations for the study can be added The scale measurement to be added	

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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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