

**Review Form 3**

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
Manuscript Number:	Ms_AJEBA_124195
Title of the Manuscript:	THE DEVELOPMENT OF FINANCIAL TECHNOLOGY, FINANCIAL LITERACY, AND FINANCIAL MANAGEMENT BEHAVIOR IN GENERATION Z (A CASE STUDY OF ECONOMICS STUDENTS AT UIN MAULANA MALIK IBRAHIM MALANG)
Type of the Article	

### Review Form 3

#### PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p><b>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.</b></p>	<p>This manuscript addresses an important and timely topic for the scientific community, particularly as it relates to the economic transformation of developing countries like Indonesia through the rise of fintech. The article offers significant perspectives on the function of fintech in Indonesia's economic metamorphosis, emphasising the significance of financial behaviour and literacy among Generation Z, especially economics students, which is extremely pertinent to the digital economy of the future. The article does not fully address the unique distinctions between the Indonesian fintech scene and the larger global setting, and it lacks facts to back up its assertions.</p>	
<p><b>Is the title of the article suitable? (If not please suggest an alternative title)</b></p>	<p>The title successfully captures the three key concepts of the study: financial technology, financial literacy, and financial management behavior, which are central themes in the research. Mentioning "Generation Z" and "Economics Students at UIN Maulana Malik Ibrahim Malang" helps to contextualize the research, indicating that the study is a specific case involving this demographic group.</p>	
<p><b>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.</b></p>	<p>Add a sentence or two at the beginning to explain why this research topic is important, particularly for Generation Z students, provide specific details on the survey, such as sample size or data collection period and also briefly mention the statistical significance of the findings, if applicable.</p>	
<p><b>Are subsections and structure of the manuscript appropriate?</b></p>	<p>Should follow the structure of Asian Journal of Economics, Business and Accounting</p>	
<p><b>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.</b></p>	<p>The manuscript's well-organised methodology and meticulous approach to data analysis show its scientific robustness and technical soundness. Partial Least Squares Structural Equation Modelling (PLS-SEM) in conjunction with quantitative research using a survey approach guarantees a thorough analysis of the connections among fintech usage, financial literacy, and financial management behaviour. The population and sample are precisely defined in the research design, suitable sampling methods are used, and comprehensive procedures for data analysis, including validity and reliability testing, are followed. The validity of the conclusions reached and the robustness of the results are enhanced by the methodological rigour and statistical approaches employed.</p>	
<p><b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b></p>	<p>Yes</p>	
<p><b>Minor REVISION comments</b></p> <p><b>Is the language/English quality of the article suitable for scholarly communications?</b></p>	<p>Good</p>	
<p><b>Optional/General comments</b></p>	<p>The manuscript could be accepted after the following changes done by the author. The abstract portion should include all comprehensive data about the article including the concept, objectives, methods and results. The article consists of 21 pages that could be reduced further. References should include DOI.</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>	

#### **Reviewer Details:**

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