

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
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 <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.	This manuscript holds significant value for the scientific community, particularly in the fields of financial education, fintech, and behavioral finance. Its focus on Generation Z students and the impact of fintech on both financial literacy and management behavior addresses a contemporary issue, making it highly relevant. I appreciate the study's clear linkage between fintech usage and improved financial literacy, as well as its contribution to understanding how technology can foster more responsible financial behaviors. However, a deeper exploration of potential negative impacts or limitations of fintech might have provided a more balanced perspective.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes, its suitable	
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.	Yes	
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.	This manuscript appears scientifically robust and technically sound for several reasons. First, the study uses a clear, well-defined quantitative research design that aligns with the objectives of analyzing the relationship between fintech usage and financial literacy among Generation Z students. The use of structured questionnaires provides a systematic and replicable approach to data collection, ensuring consistency in measuring the students' experiences with fintech. Additionally, the study demonstrates a logical flow by establishing a significant positive relationship between fintech usage and financial literacy, followed by its impact on financial management behavior.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. =	Reference part is sufficient for this article	

Review Form 3

Minor REVISION comments		
Is the language/English quality of the article suitable for scholarly communications?	Yes	
Optional/General comments	This study presents a compelling analysis of the relationship between financial technology (fintech) usage, financial literacy, and financial management behavior among Generation Z students at UIN Maulana Malik Ibrahim Malang. The research's quantitative design, grounded in structured surveys, offers valuable insights into how fintech can influence financial behavior. A key takeaway is the significant positive relationship between frequent fintech usage and improved financial literacy. Notably, the study also establishes that greater financial literacy leads to more responsible financial management. These findings highlight the potential of fintech to not only enhance understanding of financial concepts but also foster better financial decision-making.	

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>	

Reviewer Details:

Name:	Mamta Rani
Department, University & Country	Chaudhary Devi Lal University, India