

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	

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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)
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 importance for the scientific community as it delves into the evolving financial behavior of Generation Z, particularly in relation to financial technology (fintech) and financial literacy. By focusing on economics students, it offers insights into how education impacts financial management behavior in this tech-savvy generation. The focus on Generation Z, as it addresses the need for understanding their unique financial tendencies in digital age.	
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.	Appropriate	
Are subsections and structure of the manuscript appropriate?	Appropriate	
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 due to its clear methodology, thorough data analysis, and focus on relevant variables such as financial literacy, technology use, and management behavior in Generation Z.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Yes, sufficient	
Minor REVISION comments		
Is the language/English quality of the article suitable for scholarly communications?	appropriate	
Optional/General comments		

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>	

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