

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
Manuscript Number:	Ms_AJEBA_129297
Title of the Manuscript:	An Investigation of Psychological Factors Determining Credit Card Usage Among Young Professionals: Insights from the Banking Sector in Sri Lanka.
Type of the Article	Original Research Article

#### PART 1: 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. A minimum of 3-4 sentences may be required for this part.	Influence on Shopping Habits: Credit card use can influence how young people view money and spending. Because payments feel "indirect," this can encourage impulsive consumption that is difficult to control. The feeling of "having money" via a credit card often makes young people feel more comfortable spending money compared to paying in cash.	
Is the title of the article suitable? (If not please suggest an alternative title)	This title is very appropriate and suitable, and the research results are also very good	
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.	The abstract is good, it just needs to be added that the use of credit cards is permitted for young people by fulfilling the requirements given by banking	
Is the manuscript scientifically, correct? Please write here.	This manuscript is scientifically correct, it just needs to be added with an explanation regarding the requirements for credit card holders for young people	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	the reference is sufficient and fulfilling, it just needs to be added with several regulations in Sri Lanka relating to the use of credit cards and the requirements so that they are not misused for crimes	
Is the language/English quality of the article suitable for scholarly communications?	the use of sentences and language in this manuscript is good because the data is summarized well	
<u>Optional/General</u> comments	Is it free in Sri Lanka to use credit cards for young people and the general public without special requirements and is there any banking law that regulates this? Impact of credit card use on Mental Health Financial Stress and Anxiety: If credit card use is not controlled, young people can get trapped in debt which triggers stress, anxiety and even depression, Shame or Failure: When they are unable to pay bills, there is a risk of embarrassment or loss of self-confidence, especially if there is social pressure to "show off the lifestyle."	

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**PART 2:**

	<b><u>Reviewer's comment</u></b>	<b><u>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)</u></b>
<b><u>Are there ethical issues in this manuscript?</u></b>	<b><u>(If yes, Kindly please write down the ethical issues here in details)</u></b>	

**Reviewer Details:**

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