

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
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.	This study addresses a fundamental gap in extant literature by exploring the psychological factors influencing the credit card usage behaviour of young banking professionals in Sri Lanka. A positive correlation was found for Credit Card Usage and the independent constructs. At last the most powerful factor of credit card usage amongst young professional bankers in Sri Lanka was found to be Convenience. Overall, the results are significant for financial institutions intending to shape their credit card facilities & services purely for banking professionals.	
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.	Yes	
Is the manuscript scientifically, correct? Please write here.	Yes	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Yes	
Is the language/English quality of the article suitable for scholarly communications?	Yes but few grammatical error exists that are rectified.	
Optional/General comments		

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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Reviewer Details:

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