

**Editor's Comment:**

After reviewing the paper and comments provided by the reviewers, I found some areas that need to be improved by the author although these have not been highlighted by the reviewers.

1. The abstract is quite lengthy and there are some confusing points mentioned by the author. From my understanding, this study used secondary data, thus the use of questionnaire is misleading. Delete it. The formula for determining the sample size for the study is not required. Delete it.
2. There are quite a number of grammatical mistakes in the paper. Proofread it.
3. In the problem statement section, the author has highlighted the issues or problems faced by the Credit Union League. Research gap has not been highlighted and discussed.
4. Literature review section is very superficial. All variables involved in the study must be introduced, and the link between them must be established and supported using most recent citations.
5. Only the discussion for the significant findings is made, and no discussion on the non-significant findings.
6. Improve the conclusion by highlighting the main findings of the study.

**Editor's Details:**

Dr. Abdul Kadir Bin Othman  
Associate Professor, Faculty of Business and Management, Universiti Teknologi MARA, Malaysia