



SDI Review Form 1.6

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_49999
Title of the Manuscript:	The Influences of Future Orientation and Financial Literacy on Personal Financial Management Practices among Gen Y in Malaysia: The Moderating Role of Gender
Type of the Article	Original Research Article

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)

PART 1: Review Comments

	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)
Compulsory REVISION comments		
Minor REVISION comments	<p>1. The study gives an effective discussion of personal financial management among Generation Y in Malaysia.</p> <p>2. The title focuses on the moderating role of gender but there are no suggestion or comments regarding this in the conclusion. The study only showed that gender does not play a moderating role in financial literacy and future orientation and indicated there are no different practices on personal financial management practices among male and female in generation Y (line 310-316). Why is there no moderating effect on male and female. What are the study comments and suggestions.it is good points for this study.</p> <p>3. Pleas define the age of generation Y because there are different opinions on the actual age range for this generation. It will also have an impact on your sampling.</p>	
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>	

Reviewer Details:

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