



**SDI Review Form 1.6**

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
Manuscript Number:	Ms_AJEBA_50493
Title of the Manuscript:	Gender, Educational Qualification and Ethnicity Differences In Personal Financial Management Practices Among Generati Y In Malaysia
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)
<b>Compulsory</b> REVISION comments	-----	
<b>Minor</b> REVISION comments	<p>The article is very interesting, connected with the approach to finance management by Generation Y.</p> <p>Comments: In order to enhance the understanding of the approach to each of the mentioned in the introduction group X, Y and Z, their basic features which differentiate people in each group should be indicated. Characteristic features of people from the individual generation groups would help to understand the approach to personal finance considerably.</p>	Correction done: Paragraph 1 line 4.
<b>Optional/General</b> comments	<p>As the author rightly emphasises in the summary, the research does not fully correspond to the earlier researches by other authors (only H3 was positively confirmed). In my opinion, it should not be considered a big problem, as scientific research does not aim at positive or negative verification of hypotheses.</p> <p>I also confirm that the article constitutes basis for further research in this scope. I also suggest extending the scope of indicators and conducting a wider examination in the future according to the information given by the author of the article: on extension to other factors for future research, such as differences in marital status, religious differences, income differences; this can help identify more relevant factors that differ in the personal finance management practices of the Y generation.</p>	<p>Based on method of chi-square more emphasis on the effect value which means the Chi-square statistic is commonly used for testing relationship between categorical variables.</p> <p>Noted. Thank you.</p>



**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>	