

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_126530
Title of the Manuscript:	A Study of Financial Literacy of Rajkot District
Type of the Article	Original Research Article

General guidelines for the 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 guidelines for the Peer Review process, reviewers are requested to visit this link:

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	1) Financial literacy is an important issue, often people misunderstand it with financial inclusion and knowledge, awareness. 2) Research paper would add to the existing literature of financial literacy. 3) Nationwide survey needs to be done to assess the financial literacy and the possible setbacks. 4) Study of such kind is a dire need in developing countries.	
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.	1) Abstract is okay. 2) Addition can be by adding the research methodology being used in the study followed by findings in a precise form. 3) It should be a summary of the entire paper not the discussion of the constructs being used.	
Are subsections and structure of the manuscript appropriate?	Yes	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	1) Figure 1. should be shown as conceptual framework where all constructs have been used by highlighting the research gaps. 2) Limitations cannot be mentioned in the middle of the paper without doing the analysis. 3) Reliability analysis is done to know whether to go ahead with the test or not. It should be shown first followed by KMO & Bartlett test. 4) Paper should also include recommendation section. 5) Instead of using too many tests strong statistical analysis could have been done with the help of ANOVA, Factor analysis only with significant explanations.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	No. Additional literature can be seen from Google scholar.	
Minor REVISION comments Is the language/English quality of the article suitable for scholarly communications?	Yes,	
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?	(If yes, Kindly please write down the ethical issues here in details)	

Reviewer Details:

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