

Review Form 1.6

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	AJEBA 87670
Title of the Manuscript:	TRANSFORMING PUBLIC HIGHER EDUCATION THROUGH FINANCIAL BEHAVIOURAL DRIVERS MODELS
Type of the Article	Review 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:

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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)
<u>Compulsory</u> REVISION comments	The abstract is in order with slight adjustment. The introduction is good and emphasizes the need and justification for the study. The findings and conclusion could not be confirmed because of statement of hypothesis in the study not adequately made. There is no linkage between findings and stated hypothesis. This should be properly stated for ease of result interpretation. To better explain the result, there is a need to properly state the hypothesis by including how significance is independent variables will influence dependent variables eg H4: Present bias has a <u>significant</u> influence on financial management behavior.	
<u>Minor</u> REVISION comments	The reference style is not completely consistence with the journal requirement. The grammatical errors in the manuscript presentation are noticed for necessary adjustment.	
<u>Optional/General</u> comments	The paper is indeed creditable and worth being published with the necessary correction observed therein	

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>	

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