Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_129296
Title of the Manuscript:	Decoding Investment Intentions: Uncovering How Risk Tolerance, Financial Literacy, and Subjective Norms Drive Students to Begin Stock Investing
Type of the Article	

PART 1: 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. A minimum of 3-4 sentences may be required for this part.	With an emphasis on the interaction of risk tolerance, financial literacy, and subjective standards, this publication offers insightful information about the behavioral intentions of Bali university students with relation to stock market investing. Its application of the Theory of Planned Behavior in a developing country setting, addressing a generation (Gen Z) that is becoming more and more influential in financial markets, makes its addition to the literature especially noteworthy. This paper provides practical suggestions for legislators, academic institutions, and financial institutions to promote investing knowledge and market engagement among young investors by fusing behavioral finance with empirical data.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title is informative and captures the study's focus. Suggestion for possible consideration: Decoding Investment Intentions: How Risk Tolerance, Financial Literacy, and Social Norms Influence Students' Stock Investment Intentions"	
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.	For further clarity, it may, however, briefly state the geographical focus (Bali, Indonesia) and sample size (150 respondents).	
Is the manuscript scientifically, correct? Please write here.	The study is anchored on theory and uses a strong methodology. Data are given with statistical backing. However, to ensure consistency, present the flow of ideas following the order of the variables used (risk tolerance, financial literacy, and subjective norms) from the literature review to the results and discussion.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The references offers foundational and recent studies	
Is the language/English quality of the article suitable for scholarly communications?	In general, the language is understandable and suitable for scholarly writing.	
Optional/General comments		

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PART 2:

		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:

Name:	Glorina C. Damong
Department, University & Country	College of Public Administration and Governance, Benguet State University, Philippines

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