

Review Form (Research)

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms AJEBA 157336
Title of the Manuscript:	PSYCHOLOGICAL BELIEFS AND FINANCIAL WELL-BEING AMONG WORKING ADULTS IN GHANA: THE MEDIATING ROLE OF FINANCIAL BEHAVIOR
Type of the Article	Research Article

PART 1 (Importance of the manuscript)

	Comments of the Reviewers	Author’s Feedback
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.	This manuscript contributes by linking psychological beliefs, financial behavior, and financial well being within a unified framework.It clarifies how financial behavior connects knowledge and attitudes to financial outcomes.The study strengthens evidence by focusing on working adults in a developing economy context.Its findings support more effective policies and financial education for improving financial stability.	

PART 2.1 (Objective Evaluation)

	Rating of the Reviewers	Author’s Feedback
1. Is the title clear and appropriate for the study? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
2. Is the abstract of the article comprehensive? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
3. Are the keywords appropriate and useful? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
4. Is the background information of the paper sufficient and well organized? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
5. Are the research objectives/hypotheses clearly stated? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
6. Is the literature review relevant and up to date? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
7. Is the research methodology appropriate for the study? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
8. Were ethical issues properly addressed (if applicable)? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
9. Are the results presented clearly? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
10. Are tables and figures clear, relevant, and necessary? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
11. Does the discussion relate findings to existing literature? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
12. Are the conclusions supported by the data? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs	5=Excellent	

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	Rating of the Reviewers	Author’s Feedback
Improvement 1 = Poor N/A = Not Applicable		
13. Are the limitations of the study discussed? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	4=Good	
14. Are the references relevant and sufficient (in number)? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	
15. Is the manuscript written in clear and understandable language? Rating Scale: 5 = Excellent 4 = Good 3 = Satisfactory 2 = Needs Improvement 1 = Poor N/A = Not Applicable	5=Excellent	

PART 2.2 (Subjective Evaluation)

	Reviewer’s comment	Author’s Feedback (It is mandatory that authors should write his/her feedback here)
Is the title of the article suitable? If your answer is NO, please provide a brief, clear suggestion for improvement.	Yes	
Is the abstract of the article comprehensive? If your answer is NO, please provide a brief, clear suggestion for improvement.	Yes	
Is the manuscript scientifically correct? If your answer is NO, please provide a brief, clear suggestion for improvement.	Yes	
Are the references sufficient and recent? (YES or NO) If your answer is NO, please provide clear suggestion for improvement.	Yes	
Are there ethical issues in this manuscript? (YES or NO) (If yes, kindly please write down the ethical issues here in details)	No	Ethical issues addressed.