




The Role of Family in Shaping Financial Literacy and Economic Behavior

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1. Round 1

1.1. Reviewer 1

Reviewer:

The abstract provides a good overview of the study, but it could benefit from more specific details about the findings. For example, instead of stating "The analysis revealed four main themes," specify what these themes are.

The "Study Design and Participants" section mentions purposive sampling. Explain why this method was chosen and how it ensures a representative sample for the study's objectives.

Provide a few examples of the semi-structured interview questions in the methodology section. This helps readers understand the depth and scope of the data collected.

The claim of reaching theoretical saturation should be supported with a brief explanation of how saturation was determined. This can be added to the "Participants" subsection.

The process of thematic analysis using NVivo is mentioned briefly. Expound on the steps taken during coding and theme development for better transparency.

The demographic details of the participants (age, gender, SES) should be presented in a table for clarity and quick reference. This can be placed before the thematic analysis results.

The results section should provide more detailed elaboration on each theme. For example, under "Parental Influence," discuss specific examples and quotes from participants that illustrate key points.

Incorporate more direct quotes from participants in the results section to provide rich, qualitative data and to illustrate key themes.

Authors revised the manuscripts and uploaded the new document.

1.2. Reviewer 2

Reviewer:

In the "Objective" section of the abstract, the phrase "examining how various family dynamics structures" is unclear. Consider rephrasing to "examining how different family dynamics and structures influence..."

In the introduction, the authors should highlight the gap in existing literature more explicitly. For example, after discussing the importance of financial literacy, add a sentence such as "However, there is limited research on how diverse family structures specifically influence financial literacy."

Ensure consistency in citation format. For instance, "Lusardi & Mitchell (2013)" should be consistently formatted throughout the manuscript.

Consider adding a section that compares the findings with existing literature. For example, how do your findings on single-parent households compare with Khawar and Sarwar (2021)?

The discussion mentions the need for future research in diverse cultural contexts. Enhance this by discussing how cultural differences observed in the study influenced financial literacy.

Authors revised the manuscripts and uploaded the new document.

2. Revised

Editor's decision: Accepted.

Editor in Chief's decision: Accepted.