



SDI Review Form 1.6

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_41931
Title of the Manuscript:	SAVINGS FOR RETIREMENT IN MALAYSIA: DEMOGRAPHIC AND SOCIAL ASPECTS OF EMPLOYEES
Type of the 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)
Compulsory REVISION comments		
Minor REVISION comments	The purpose of study is to investigate the demographic and social aspects of existing and past employees whether these aspects may effects on their saving decisions for retirement. The Authors give a comprehensive review is excellent. However, Line 102 know, It should be a convenience sampling, not a random sampling. And, If possible, do some compare analysis between existing and past employees on demographic and social aspects.	Since the proposed title was adjusted, the purpose of study has been amended accordingly. After necessary adjustments, this study went ahead to employ the snowball sampling procedure mainly due to facing the challenging circumstances. For details, accompanying descriptions can be found in the main text under the Methodology section. Under this procedure, one benefit is that the sampling bias e.g. quota sampling can be minimized. The comparative analysis between existing and past employees was comprehensively covered while discussing on items in Table 2 and Table 3.
Optional/General comments		