



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	Original (Research)

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	Recommended title: Profile of Employment Provident Fund (EPF) Contributors and Their View Towards EPF Scheme Abstract need to be improved. Author should include sampling, brief profile of respondents and policy implication. In the abstract author did mention about the “peers effect”. However, there is no finding related to this. Problem statement not clearly discussed and still vague. Author should discuss what this topic so important to be studied? Too much discussion on US retirement scheme (401K). Author should highlight the retirement issues in Malaysia. For example, longer life expectancy and Malaysian moving towards aged nation in 2030. Poor financial management of Malaysian employees and retirees. There are many studies have been done in this topic. Author should provide literature review section. Highlight what have been done in the local and international context on social security. What is the underpinning theory in developing the theoretical framework? Need further improve for method section. There is no description on sampling frame and selection of respondents. Any good justification for 300 respondents? Why unequal number for past and existing employees? No explanation on instrument measurement. How about reliability and validity of the instrument. Table 1 – Why majority for Malay ethnicity? Table 1 and Table 2 should have total number (n) Table 4: Title should be “Views from Respondents on EPF Scheme” Conclusion section is too brief and author should tie up with the findings and not giving on general statements. There is no policy recommendation.	
Minor REVISION comments	There current paper is only a descriptive study. Author may need to think for a more advance analysis.	
Optional/General comments	Update your references	

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