

Manuscript: “**Financial Behaviour and Retirement Planning in Kenya, Assessing the Role of Self-Control Bias**”

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Peer review:

Reviewer 1: Maria Garbelli
Università Degli Studi di Milano Bicocca

Reviewer 2: Maka Ghaniashvili
Ivane Javakhishvili Tbilisi State University, Georgia

Reviewer 3: Paul Waithaka
Kenyatta University, Kenya

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Date Manuscript Received: 15.07.21	Date Review Report Submitted: 16.07.21
Manuscript Title: FINANCIAL BEHAVIOUR, SELF-CONTROL BIAS AND RETIREMENT PLANNING	
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You agree your name is revealed to the author of the paper: Yes	
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Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	4
<i>(Please insert your comments)</i> Perhaps it would be useful to give an idea of the relation of the three items included in the title... for instance ‘financial behavior and retirement plannins: assessing the role of self-control bias’ (that’s just an idea not a suggestion...)	
2. The abstract clearly presents objects, methods and results.	5
<i>(Please insert your comments)</i>	

3. There are few grammatical errors and spelling mistakes in this article.	4
<i>(Please insert your comments)</i> I found some very few punctuation mistakes, I suggest you to give a glance. For instance, second half of page 4, the semicolon before the list is not correct: The objectives of this paper are to;	
4. The study methods are explained clearly.	5
<i>(Please insert your comments)</i>	
5. The results are clear and do not contain errors.	5
<i>(Please insert your comments)</i>	
6. The conclusions or summary are accurate and supported by the content.	4
<i>(Please insert your comments)</i> I appreciated the conclusions, although probably a little bit squeezed. I suggest you can go a little deeper in this paragraph with more detailed references to the results of your work.	
7. The references are comprehensive and appropriate.	5
<i>(Please insert your comments)</i> <i>Nothing to point</i>	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	x
Accepted, minor revision needed	X
Return for major revision and resubmission	
Reject	

Comments and Suggestions to the Author(s):

The paper is well structured, and I feel it already is ready for publication.
You maybe go a step further by reasoning on improving the title, which is very clear I must say, but not that informative as it could be.
Also, conclusions could remark the findings in a more descriptive way

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Reviewer Name: Maka Ghaniashvili	Email:
University/Country: Ivane Javakhishvili Tbilisi State University, Georgia	
Date Manuscript Received: July 14, 2021	Date Review Report Submitted: July 16, 2021
<p>Manuscript Title: FINANCIAL BEHAVIOUR, SELF-CONTROL BIAS AND RETIREMENT PLANNING IN KENYA</p>	
ESJ Manuscript Number: 0759/21	
You agree your name is revealed to the author of the paper: Yes	
You approve, your name as a reviewer of this paper, is available in the “review history” of the paper: Yes/No	
You approve, this review report is available in the “review history” of the paper: Yes/No	

Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	5
2. The abstract clearly presents objects, methods and results.	3
The abstract is acceptable, however does not include all expected elements e.g.	

such as methods and results. Abstract should provide a succinct summary of the purpose, design/methodology/approach, findings, and implications/value, for example ending part of the 1.1 paragraph.	
3. There are few grammatical errors and spelling mistakes in this article.	5
I did not find any grammatical errors and spelling mistakes.	
4. The study methods are explained clearly.	5
<i>(Please insert your comments)</i>	
5. The results are clear and do not contain errors.	5
<i>(Please insert your comments)</i>	
6. The conclusions or summary are accurate and supported by the content.	5
The study draws appropriate conclusions based on the results of the study. The recommendations are appropriate too	
7. The references are comprehensive and appropriate.	5
<i>(Please insert your comments)</i>	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revision needed	X
Return for major revision and resubmission	
Reject	

Comments and Suggestions to the Author(s):

A very interesting forward-looking paper. The suggestions I made are minor - rewrite the abstract to better reflect the work you did. In addition, the paper has a separate literature review subsection, the various literature reviews are in the introduction section and in paragraph 1.1, it would be better if literature review is in a single subsection, such as Literature Review.
Look forward to seeing your paper published in ESJ.

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Reviewer Name: Dr. Paul Waithaka	Email:
University/Country: Kenyatta University/Kenya	
Date Manuscript Received: 15/07/2021	Date Review Report Submitted: 21/07/2021
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Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	4
<i>Ok</i>	
2. The abstract clearly presents objects, methods and results.	3.5

<i>The authors should include details of conclusions and beef up the recommendation</i>	
3. There are few grammatical errors and spelling mistakes in this article.	3
<i>Ok, but authors should ensure that the citations in the paper complies with APA style of referencing</i>	
4. The study methods are explained clearly.	4
<i>Ok</i>	
5. The results are clear and do not contain errors.	4
<i>Ok</i>	
6. The conclusions or summary are accurate and supported by the content.	
<i>Ok</i>	
7. The references are comprehensive and appropriate.	4
<i>Ok</i>	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revision needed	X
Return for major revision and resubmission	
Reject	

Comments and Suggestions to the Author(s):