# Dear Prof. Dr. Hassanudin Mohd Thas Thaker,

First of all, we would like to express our sincere thanks and gratitude for being one of the reviewers for our research paper.

Upon receiving all your constructed comments, we have revised and made corrections accordingly.

The following are our responses to your given comments:

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| **No.** | **The Reviewer’s Comments** | **Authors’ Responses and Corrections Made** |
| **1** | It is unclear what drives the research motivation: what was the goal of the article, what is the state of debate pertaining to this research? | The aim of the paper has been made clearer and shown on page 3:  “*This study aims to examine the awareness level of the eleven P2P lending platforms among Malaysian adults. The study also explores if past investment experience and financial knowledge would influence such awareness from Malaysian adults*. “  In addition, we have added a literature review section and pointed out the research gap on page 4. |
| **2** | Literature review: not included. Why is a literature review reported in the paper? | We have added a literature review section and pointed out the research gap on page 4. |
| **3** | Methods: how did the authors determine the sample of 65 students? How are they representative of Malaysia’s youngsters? Please provide a justification for why these ones were chosen in particular. | We have collected more data and expanded the sample from 65 to 335. The new study sample consists of respondents from both student and non-student backgrounds. Thus, the paper's title is changed accordingly to reflect the findings obtained from the new study sample. |
| **4** | Furthermore, the authors report information, but I would suggest the authors include analysis. What is your hypothesis about platform awareness? What are the factors that drive awareness of these platforms? Where are your research gaps? What are the current debates pertaining to your topic in the literature? | We have added details in the methodology section, where survey instrument, study sample, statistical analysis, testing of hypotheses are mentioned. |
| **5.** | Conclusion: at present, it appears to just be a summary of your results. What do the authors think their managerial/theoretical implications are, and what should we take away from those results? | As suggested, we provided a new conclusion section based on the latest findings with all of the points as suggested to us. |

We are looking forward to having further feedback and approval.

Many thanks,

On behalf of the team,

Lan Nguyen (Ph.D.)