Dear Prof. Dr. Raden Aswin Rahadi,

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** | As the data involved in this study is quite limited, the results and analysis from the work is also limited and prone to judgment error. I would suggest to enrich the data to reach 100 at least, following the guidelines of Israel (1992) for minimum number of respondents.1 If the authors can get more data, then the result would be much better | 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. |
| **2** | **Results** - Findings show that more than half of respondents in the sample are not aware of P2P lending platforms in Malaysia. Most of the respondents are financially literate to certain degrees. Those aware of their presence underestimated the potentially high level of their default rates and misunderstood that investor would be fully protected by such platforms when a loan default. This can happen This can happen because of the limited data. | Based on the new study sample of 355 respondents, the newly obtained results are believed to give a better explanation and implications for the study. |
| **3** | Only descriptive analysis is presented in this work. A heavy revamping of the paper has to be done, to present the analysis result in a more scientific way. | We have run all descriptive, correlation and multiple regression analyses for the new study sample. |
| **4** | Conclusions should be written as follows: RQ answers, implications (theoretical, practical, managerial), implementation plan, recommendations, limitations and future research. | As suggested, we provided a new conclusion section based on the latest findings with all of the points suggested to us. |

We are looking forward to having further feedback and approval.

Many thanks,

On behalf of the team,

Lan Nguyen (Ph.D.)