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## REVIEWER'S REPORT

**Manuscript No.: IJAR-56967**

**Title: Digital Financial Literacy and Sustainable Consumption as Predictors of Financial Well-Being: Evidence from College Students in Palakkad District.**

**Recommendation:**

Accept as it is .....

**Accept after minor revision.....✓.....**

Accept after major revision .....

Do not accept (*Reasons below*) .....

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality		✓		
Clarity		✓		
Significance		✓		

**Reviewer's ID: JPR- 213**

### *Detailed Reviewer's Report*

This study examines the combined influence of Digital Financial Literacy and Sustainable Consumption Behaviour on the Financial Well-Being of college students. A structured questionnaire was used to collect data from students across different types of institutions. Descriptive statistics, reliability analysis, correlation, Independent t- test, One way ANOVA and multiple regression analysis were employed for data analysis. The findings indicate that sustainable consumption habits and digital financial literacy both demonstrate a significant and positive influence on financial wellbeing. Higher levels of financial confidence, minimum financial stress and better monthly expense management are shown by students who practice mindful, sustainable consumption along with stronger digital financial skills. The study highlights the need for better digital financial education and awareness programs that promote college students' responsible consumption. While developing student centered financial empowerment initiatives, educational institutions, policymakers and financial service providers can utilize these insights for framing future guidelines.

**Recommendation**

This is a very good paper. It may be accepted after minor revisions. It is suggested to go for a professional proof reading and including some more literatures from recent times.