ISSN(O): 2320-5407 | ISSN(P): 3107-4928

ISSN NO. 2320-5407

International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

REVIEWER'S REPORT

Manuscript No.: IJAR-59758

Title: Financial Choices Under Gains, Losses, and Short-Term Targets.

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-326

Detailed Reviewer's Report

The manuscript examines financial decision-making under gain and loss framing and short-term business performance targets. The topic is relevant to behavioural finance and organisational decision-making, and the study provides an interesting comparison of individual investment choices and business-related financial scenarios. The research is supported by established theoretical perspectives, particularly prospect theory, the disposition effect and managerial myopia. The methodology is clearly described, using an anonymous questionnaire with 56 eligible respondents and paired statistical comparisons. The findings indicate greater willingness to gamble in one loss-framed scenario and a higher preference for reducing research and development expenditure than postponing a cybersecurity upgrade. The use of exact McNemar tests, Fisher's exact tests and Holm adjustment adds value to the statistical analysis. The manuscript also demonstrates appropriate caution in interpreting its findings, acknowledging the limitations of its small non-probability sample, hypothetical scenarios, fixed question order and exploratory analysis. Its discussion distinguishes associations from causal effects and avoids generalising the results to financial executives or the wider adult population. Overall, the manuscript is logically structured, supported by relevant literature and contributes useful exploratory evidence on how financial choices vary according to context and framing. It is suitable for publication after minor revision.