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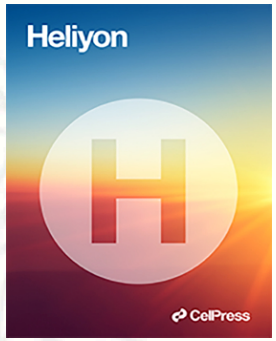

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Kam, 5 Okt 2023, 06.46

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The Analysis of the RBL-STEM Application in Improving Student Financial Literacy in Controlling the Consumptive Behavior

Manuscript Number: HELIYON-D-23-10623

Dear Dr. Gunawan,

We are considering a new submission for publication in Heliyon, an open-access journal from Cell Press. Your expertise in the field would be invaluable in evaluating this manuscript. Your feedback and comments will help us reach a decision, and we would be very grateful if you could provide a thorough and thoughtful review of this manuscript.

Please note that at times, the quality of the figures in the combined manuscript PDF file may not meet your expectations as they are compressed figures. If this is the case for the manuscript you are reviewing, please click on the "Click here to access/download figure" link on top right of the figure page. You may also download high resolution figures from the file inventory of the submission to view original figures uploaded by authors.

Abstract:

This study aims to analyze the application of the RBL STEM learning model in improving student financial literacy to control the student's consumptive behavior. The method used in this study combines qualitative and quantitative methods by involving 110 students of Riau University. The data of this study were analyzed using SEM PLS on nine Hypotheses that link the application of the RBL-STEM model, student literacy and student consumptive behavior. The results showed that one hypothesis was rejected, namely the relationship between Risk management and consumptive behavior. The results of the outer model show that each indicator has a Composite Reliability (CR) value of > 0.7 and an Average Variance Extracted (AVE) of > 0.5. It concludes that the outer model used in this study is good. Based on the analysis results, in general, the application of the RBL STEM learning model has a significant

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This study aims to analyze the application of the RBL STEM learning model in improving student financial literacy to control the student's consumptive behavior. The method used in this study combines qualitative and quantitative methods by involving 110 students of Riau University. The data of this study were analyzed using SEM PLS on nine Hypotheses that link the application of the RBL-STEM model, student literacy and student consumptive behavior. The results showed that one hypothesis was rejected, namely the relationship between Risk management and consumptive behavior. The results of the outer model show that each indicator has a Composite Reliability (CR) value of > 0.7 and an Average Variance Extracted (AVE) of > 0.5. It concludes that the outer model used in this study is good. Based on the analysis results, in general, the application of the RBL STEM learning model has a significant influence on increasing student financial literacy, which has an impact on controlling student consumptive behavior.

Heliyon publishes scientifically accurate and valuable research across the entire spectrum of science and medicine.

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Please note that you should treat this invitation, the manuscript, and your review as confidential. You must not share your review or information about the review process with anyone without the agreement of the editors and authors involved, even after publication. This also applies to other reviewers' comments to author which are shared with you after a decision (and vice versa).

If you need more time than usual to be able to complete this review, please let us know so we can agree on a time frame that works for you.

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Heliyon <em@editorialmanager.com>
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Sab, 7 Okt 2023, 17.08

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Manuscript Number: HELIYON-D-23-10623
Title: The Analysis of the RBL-STEM Application in Improving Student Financial Literacy in Controlling the Consumptive Behavior

Dear Dr Gunawan,

We recently invited you to review the above-referenced manuscript for Heliyon, an open access journal that is part of the Cell Press family. This is a friendly reminder asking for a response to our invitation. As you are an acknowledged expert in the field, we would greatly appreciate your contribution. Please find the abstract of the manuscript below.

If you are willing to review this manuscript, please click on: https://www.editorialmanager.com/heliyon/l.asp?i=9533565&l=NUSWEOHI.

If you accept this invitation, I would be very grateful if you would return your review within 14 days. Please be aware that by accepting this invitation you are declaring that you have no conflict of interest.

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controlling student consumptive behavior.

Keywords: RBL-STEM; students financial literacy; consumptive behavior

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Review for Heliyon - due soon Eksternal Kotak Masuk ×

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Min, 22 Okt 2023, 16.52

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Manuscript Number: HELIYON-D-23-10623
Title: The Analysis of the RBL-STEM Application in Improving Student Financial Literacy in Controlling the Consumptive Behavior

Dear Dr Gunawan,

On Oct 10, 2023 you kindly agreed to review the above referenced manuscript for Heliyon. This is a friendly reminder that your review of this manuscript is due by Oct 24, 2023.

As timely reviews are of utmost importance to authors, I would be grateful if you could submit your review as soon as possible via https://www.editorialmanager.com/heliyon/l.asp?i=9815595&l=PSJVA2OK.

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Manuscript Number: HELIYON-D-23-10623
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Dear Dr Gunawan,

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The Analysis of the RBL-STEM Application in Improving Student Financial Literacy in Controlling the Consumptive Behavior

Dear Dr Gunawan,

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Rab, 8 Nov 2023, 13.42

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Manuscript Number: HELIYON-D-23-10623

The Analysis of the RBL-STEM Application in Improving Student Financial Literacy in Controlling the Consumptive Behavior

Dear Dr Gunawan,

Thank you for reviewing the above referenced manuscript for Heliyon, an open access journal that is part of the Cell Press family. I greatly appreciate your contribution and time, which not only assisted me in reaching my decision, but also enables the author(s) to disseminate their work at the highest possible quality. Without the dedication of reviewers like you, it would be impossible to manage an efficient peer review process and maintain the high standards necessary for a successful journal.

I hope that you will consider Heliyon as a potential journal for your own submissions in the future.

Kind regards,

Elizabeth Anne Wesner, Ph.D.
Associate Scientific Editor
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