**SAJEMS Review: 1405-7337-2-RV**

**Table indicating revision response to reviews 11 March 2016**

Thank you for the thorough review and the constructive notes assisting me to improve the article. Please find herewith my response in terms of how I addressed the reviewers’ comments:

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| **Notes from reviewer** | **Revision response from authors** |
| **General comments: (Any comments of a general nature including language, readability, references used or technical aspects)**This paper addresses a topical area of research, namely the relationship between financial and psychological wellbeing. It contributes to the empirical knowledge base through measuring sense of coherence as a form of psychological wellbeing. The paper generally reads well, bar a number of grammatical errors requiring fixing, and the reference list is of an adequate length. I have commented within the manuscript in certain instances where more references should be added to strengthen the paper.  | References were added and integrated as suggested by the reviewer. |
| **Abstract: (Does the abstract reflect the essence of the manuscript?)**The abstract sufficiently reflects the content of the paper, covering the research area, a brief method and a summary of the findings. However, the authors should avoid abbreviating terms in the abstract and should rather delineate these in the body of the manuscript. One area of concern is the title: The author only briefly mentions in one line how salutogenesis is linked to sense of coherence. Therefore, I question why the title does not rather specify that the study links sense of coherence to financial wellbeing, since this is actually what the paper investigates, as opposed to stating that it provides a “salutogenic perspective” - which is hardly discussed in the paper? | Abbreviations have been omitted form the abstract.The title of the paper has been adjusted to reflect SOC as primary concern. In addition I have elaborated on the meaning of the construct of SOC as well as the theory of Salutogenesis in a more clear and explicit manner in the text. |
| **Body: (Does layout of the manuscript enable the reader to ‘follow the story line’)**Overall the paper does have a reasonable level of flow. However the aims of the study as well as the hypotheses are not appropriately placed in the manuscript: they should rather appear after the literature review, once the reader has been provided with enough context relating to sense of coherence, because hypotheses must always be firmly grounded in literature. I recommend either (1) moving the study aims & hypotheses to appear after the literature, or (2) introducing the relevance of the concept of sense of coherence into the introductory paragraphs so that the reader does not question this aspect of the study.No mention is made in the author’s objectives regarding the investigation of demographic differences through the use of ANOVA, which is a large part of his/her results section. Additionally, no mention is made in his/her objectives (or hypotheses) of ‘work performance’ or ‘change in work performance’ which is a core part of tables 3 & 4 in the results. The reader cannot be expected to understand (1) why change is work performance has been introduced (2) how it fits into the study (3) what the value of its inclusion is (4) or how this new variable links to the aims of the study. These are areas of concern and require clarity to prevent confusion. | The aim and hypotheses have been moved to a more logical and appropriate section of the manuscript. It now follows the literature review in order to provide a logical rationale for the aim of the study as well as a good conceptual grounding of the constructs which the study focuses on. As noted, the concepts of SOC and salutogenesis have now been clarified further in the literature review to establish such a conceptual grounding for the hypotheses.The rationale for including demographic variables, of which work performance (WP) is one, have now been clarified in the text – from the aim through to the method and results sections. WP was part of the secondary data set’s demographic variables. These were all included in the GLM regression analysis to explore a model of best-fit. WP was one of the variables with statistical significant effects in the best-fit model. I have explained in text why I excluded the WP variable from further analyses following the primary focus/interest of the study on level of income, FWB and SOC. |
| **Originality: (Does the manuscript contain adequate new information to justify it publication in an ISI indexed journal)**Yes, I believe that this paper adequately contributes to the empirical knowledge base, justifying its publication; however, this does not imply that no changes are required, because the paper does require editing in order to bring it up to the standard required by SAJEMS. | Editorial, referencing and content changes as indicated by the reviewer have been affected. |
| **Relationship to literature: (Does the manuscript demonstrate an adequate understanding of relevant literature? Are appropriate sources cited?)**The literature provided does seem to be rather thin; however I do understand that authors are limited due to word limit / page number constraints.  | New references have been integrated and the conceptual clarification of SOC and salutogenesis. |
| **Research methodology: (Is the manuscript’s argument founded on an appropriate base of theory, concepts or other ideas? Is the research on which the manuscript is based, well designed and are the methods employed appropriate?)**The research methodology for this study is insufficient at present on a number of accounts, as follows:It is not clear whether sense of coherence and financial wellbeing were components of a broader study that included numerous other variables chosen by the consulting firm that collected the data, and if so, why the author chose to highlight the relationship between these two dimensions out of those studied by the firm who commissioned the study. Did the consulting firm publish their findings, since accredited journals do not re-publish information that has previously been published or presented elsewhere? It seems strange to have 3000 un-usable questionnaires, and it is not explained why this was the case, since electronic survey methods usually prevent the issue of un-usable / poorly completed questionnaires by having the option to make all questions compulsory.No mention is made of the validity of either of the measuring instruments.The reliability of the instruments have not been mentioned – were they not calculated at all? This is crucial to the study. If no reliability testing was conducted, we can assume that the measuring instruments were not reliable/consistent, rendering the results meaningless/insignificant.No mention is made of the actual scale used for each instrument e.g. were 5 point Likert scales used?How was the financial wellbeing questionnaire developed? How many questions comprise each of its four subscales?Detail is required with regard to ethical considerationsMore detail is required for the discussion on data analysis techniques. The lack of detail in the method causes me to question how involved the author was in the process of designing this study. | * I have provided clarity on the data set that informed the study. I have highlighted how my specific interest in SOC and financial wellbeing developed, yet how I have included all the available variables from the data set and motivated the methodological choices and decisions I have made in this regard.
* The consulting firm did not publish the findings and this is now clarified in the text.
* I think that due to a poor word choice I could have mislead the reader. I have rectified this to indicate a 71% response rate – of the 10186 questionnaires that were sent out, 7185 responded
* I have now included the reliability Cronbach Alpha indices for the OLQ-6 (for this study and referred to another study) as well as for the FWB-index that I used in the study.
* Scales have now been clarified
* The financial wellbeing questionnaire is now clearly explained, including the type of scales used.
* In the first draft submitted for review, I included a very detailed description of how the questionnaires were distributed by the consulting company in order to address ethical issues. Yet due to the reviewer’s in text comments and the fact that a secondary data set was used, I decided to omit this in the revised version. Rather I indicate permission obtained from the consulting company to use the data and explain clearly what the data set entailed.
* The detail of the data analysis techniques has been much elaborated on. I have in addition made sure that the method and results section flow congruently and logically.
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| **Results: (Are the results presented clearly and analysed appropriately, and do the conclusions** **adequately tie all the elements of manuscript together?)**The results do not clearly flow from the method. It was not clear whether there were 2 or 3 variables measured in this study, since level of income is listed as being an indicator of financial wellbeing in section 2.1, but in the abstract and results it is treated as being a separate variable to financial wellbeing. The authors should clarify whether 2 or 3 variables are being investigated. Change in work performance is introduced in the results under ANOVA, as previously mentioned. Too much “guess work” is required overall in the results; for example, the reader has to make his/her own assumptions with regard to interpreting statistical significance: How has this been determined? What value is associated with a probability being classified as ‘highly significant’ – should the reader be focusing on p-values? The F-distribution? Etc. Effect sizes were also not included, which would have strengthened the paper. | The reviewer’s concerns about the variables have been addressed in that all the variables are now clearly delineated with regard to how they were used in the study. Thank you for pointing out the misleading manner in which this was presented initially; especially with regard to level of income variable and the demographic variables of which work performance was one. I have now indicated the primary concern of the article in terms of 3 variables (rationale provided in text) and how I also then included the demographic variables that formed part of the data set. Clarification with regard to interpreting statistical significance and effect sizes have been calculated and included in the results section. |
| **Recommendation:**I recommend that this paper be edited and then either proofed by the editor before acceptance, or re-submitted for review |  |
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| In text comments made by the reviewer | All in-text comments made by the reviewer related to the general comments made in the review. Each one of the in-text comments have been addressed in the text.  |

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