

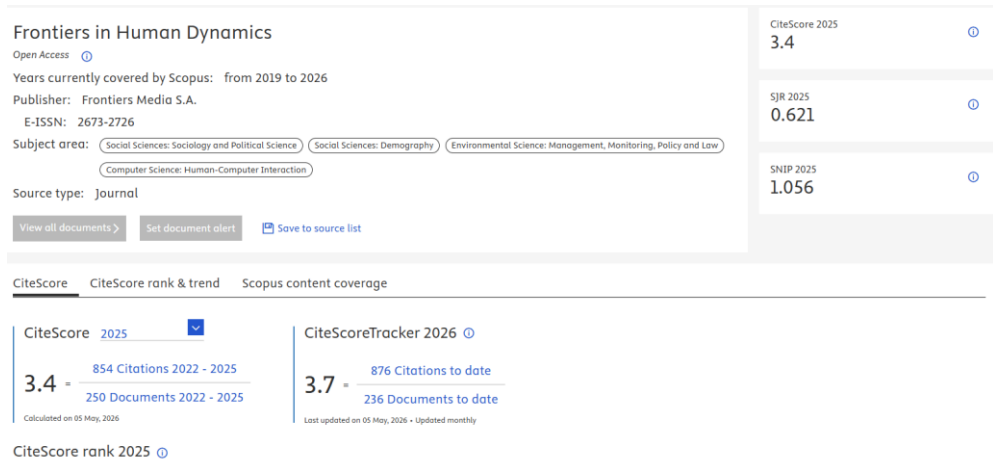
Bukti Korespondensi

Judul Artikel	: A gender-sensitive sustainable model of digital and financial inclusion for women-led MSMEs in Indonesia
Nama Jurnal	: Frontiers in Human Dynamics
Penulis	: Diah Pranitasari , Iman Sofian Suriawinata and Warcito Warcito
Publisher	: Frontiers Media SA

H index : 18



SJR : SJR 0.621 CiteScore 2025 3.4



Link Quartil : <https://www.scimagojr.com/journalsearch.php?q=21101188706&tip=sid&clean=0>

Link Scopus Coverage : <https://www.scopus.com/sourceid/21101188706>

Link Jurnal	: https://www.frontiersin.org/journals/human-dynamics/articles/10.3389/fhumd.2026.1795115/full
Link Pdf	: https://drive.google.com/file/d/1VhzTVq8XvEGsFnHYacQlnFExNFQkLhi2/view?usp=drive_link

Korespondensi		
No	Perihal	Tanggal
1	Corresponding Author Diah Pralitasari submitted manuscript	24 Januari 2026
2	Editorial Office Frontiers in Sustainability Editorial Office requested Corresponding/Submitting Author to resubmit their manuscript Corresponding Author Diah Pralitasari resubmitted the manuscript.	26 Januari 2026
3	Editorial Office Frontiers in Sustainability Editorial Office requested Corresponding/Submitting Author confirmation for transfer from Frontiers in Sustainability, section Modeling and Optimization for Decision Support, research topic: None to Frontiers in Human Dynamics, section Digital Impacts, research topic: None. Corresponding Author Diah Pralitasari confirmed transfer from Frontiers in Sustainability, section Modeling and Optimization for Decision Support, research topic: None to Frontiers in Human Dynamics, section Digital Impacts, research topic: None. Manuscript transferred from Frontiers in Sustainability, section Modeling and Optimization for Decision Support, research topic: None to Frontiers in Human Dynamics, section Digital Impacts, research topic: None.	5 Februari 2026
4	Interactive review forum activated	5 Maret 2026
5	Review of Reviewer 1	5 Maret 2026
6	Review of Reviewer 2	23 Maret 2026
7	Corresponding Author Diah Pralitasari posted new comments. Corresponding Author Diah Pralitasari resubmitted the manuscript.	26 Maret 2026
8	Review of Reviewer 2 finalized.	27 Maret 2026
9	Reviewer 1 posted new comments.	30 Maret 2026
10	Corresponding Author Diah Pralitasari resubmitted the manuscript.	1 April 2026
11	Review of Reviewer 1 finalized	2 April 2026
12	Article accepted for publication	10 April 2026
13	Production Process to publish	

1. Corresponding Author Diah Prantasari submitted manuscript

https://drive.google.com/file/d/1IPEV8TxM0NOvUIGLhzVn2acU2ZsS8IWH/view?usp=drive_link

Frontiers in Sustainability Editorial Office <sustainability.editorial.office@frontiersin.org>

Sab, 24 Jan, 16.26 ☆ ☺

kepada saya ▾

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Thanks for submitting your manuscript "A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia" to Frontiers in Sustainability, section Modeling and Optimization for Decision Support

You can track the progress of your manuscript on our review forum, using this link: <http://review.frontiersin.org/review/1795115/0/0>

Your manuscript is now in the initial validation stage, going through routine quality checks, and, if it meets essential [research integrity](#) and [editorial criteria](#), it will then be sent out for peer review.

Once the interactive review forum is activated, you will be notified and will be able to read the review reports and submit your revisions.

If you have any questions, you can contact the editorial office directly by replying to this message

Best regards,

With best regards,

Frontiers in Sustainability Editorial Office
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<https://www.frontiersin.org/>

-----MANUSCRIPT DETAILS-----

2. Editorial Office Frontiers in Sustainability Editorial Office requested Corresponding/Submitting Author to resubmit their manuscript

Resubmission Request - 1795115 ▶ Kotak Masuk ✕

🖨️ 📧

Frontiers Initial Validation <initial.validation@frontiersin.org>

Sen, 26 Jan, 20.29 ☆ ☺ ↶ ⋮

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Thanks for submitting your manuscript "A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia" to Frontiers in Sustainability, section Modeling and Optimization for Decision Support.

A request has been made for you to resubmit your manuscript submitted to Frontiers in Sustainability, section Modeling and Optimization for Decision Support.

We note that your manuscript does not include sufficient information regarding ethics approval procedures of the study. For more information, please refer to the Author Guidelines: <https://www.frontiersin.org/guidelines/policies-and-publication-ethics#Bioethics>

• If your study did obtain ethics approval, please use the link below to access the Review Forum and update your ethics statement via the 'Resubmit the manuscript' option: 'The studies involving human participants were reviewed and approved by [full name and affiliation of ethics committee]'. There is no need to change the manuscript files, please update the statement section only.

• If ethics approval was not required for this study, we ask that you provide further evidence. This can be in the form of a letter from your institution or ethics committee, along with a copy of the letter translated into English if necessary. Please upload this as a 'Review Only' file or notify us if additional time is required. Please also include details of this reasoning within your manuscript.

Your manuscript will be held until this query is resolved. If you are unable to provide this information, we will be unable to proceed with your submission at this time.

Corresponding Author Diah Prantasari resubmitted the manuscript.

Your manuscript has been resubmitted (ID 1795115) ▶ Kotak Masuk ✕



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Sen, 26 Jan, 21.34 ☆ ☺

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Dear authors,

Thanks for submitting your manuscript "A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia" to Frontiers in Sustainability, section Modeling and Optimization for Decision Support.

You can track the progress of your manuscript on our review forum, using this link: <http://review.frontiersin.org/review/1795115/0/0>

Your manuscript was successfully resubmitted to Frontiers in Sustainability, section Modeling and Optimization for Decision Support.

If you have any questions, you can contact the editorial office directly by replying to this message.

Best regards,

With best regards,

Frontiers Initial Validation
Frontiers in Sustainability
<https://www.frontiersin.org/>

3. Editorial Office Frontiers in Sustainability Editorial Office requested Corresponding/Submitting Author confirmation for transfer from Frontiers in Sustainability, section Modeling and Optimization for Decision Support, research topic: None to Frontiers in Human Dynamics, section Digital Impacts, research topic: None.

Corresponding Author Diah Prantasari confirmed transfer from Frontiers in Sustainability, section Modeling and Optimization for Decision Support, research topic: None to Frontiers in Human Dynamics, section Digital Impacts, research topic: None.

Manuscript transferred from Frontiers in Sustainability, section Modeling and Optimization for Decision Support, research topic: None to Frontiers in Human Dynamics, section Digital Impacts, research topic: None.

A journal transfer has been recommended (ID 1795115) [Kotak Masuk](#)

Frontiers in Sustainability Editorial Office <sustainability.editorial.office@frontiersin.org> kepada saya Kam, 5 Feb, 19.30 ☆

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Dear Dr Prantasari,

Frontiers in Sustainability Editorial Office (EOF) has made a request to transfer your manuscript "A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia".

Here are the details:

Source:
Journal/Specialty: Frontiers in Sustainability, section Modeling and Optimization for Decision Support
Research Topic: None

Destination:
Journal/Specialty: Frontiers in Human Dynamics, section Digital Impacts
Research Topic: None

Reason for transfer:
Article does not fit in Modeling and Optimization for Decision Support.

Preliminary fees: 1,175.00 CHF

You can review the scope of the destination journal/specialty, and changes in article processing charges, if any, in the review forum.

Please confirm whether you'd like to accept or decline the proposal by 13 Feb 2020, using this link:
<http://review.frontiersin.org/review/1795115/0/0>

Please note that accepting the transfer does not imply or guarantee that your manuscript will be sent to peer review or accepted for publication in the receiving journal. Editorial decisions on the scientific content of a manuscript are journal and specialty-dependent.

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Best regards,
Your Frontiers in Sustainability Team.

4. Interactive review forum activated

Progress: Independent review stage [Kotak Masuk](#)

Frontiers <noreply@frontiersin.org> kepada saya Kam, 5 Mar, 07.54 ☆ 😊 ↶ ⋮

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Dear Dr Prantasari

Your manuscript has now moved onto the independent review stage.

What happens next?
Your manuscript will be assessed, and review report(s) will be issued once these are completed. Reviewers are given 10 days to complete their review. This time can vary depending on reviewer availability.

There's nothing for you to do right now. We will be in touch if there is an update on your manuscript.

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The Frontiers Forum brings together leading researchers and thinkers to explore transformational science as the key to solving today's biggest challenges. While you wait, watch talks by Yuval Noah Harari, Johan Rockstrom, and other high-profile speakers, and register for upcoming events.

Regards,
Best regards,
Your Frontiers in Human Dynamics Team,

Frontiers | Editorial Office - Collaborative Peer Review Team
www.frontiersin.org

5. Review of Reviewer 1

Reviewer 1

Independent review report submitted: 05 Mar 2026

Interactive review activated: 23 Mar 2026

Review finalized: 02 Apr 2026

Initial recommendation to the Editor: Minor revision is required

▼ EVALUATION

Q1 Please list your revision requests for the authors and provide your detailed comments, including highlighting limitations and strengths of the study and evaluating the validity of the methods, results, and data interpretation. If you have additional comments based on Q2 and Q3 you can add them as well.

 Reviewer 1 | 05 Mar 2026 | 07:28

#1

This is a well-written article; congratulations.

There are some improvements I would like to suggest to the authors:

-Please add recent 2026 citations in the manuscript.

-Please proofread the manuscript.

-It is recommended to have a theory to underpin and govern your research.

-Please extend your LR appropriately. The current LR is too brief.

-Please put in the method the measurement citations for each variable. Currently, there are missing but only found in the result section.

-Please explain more in your methodology. Missing important information on data collection, like how the survey is being collected (online or going to the market and collecting the hard copy) and the FGD/interview.

-Kindly suggest moving forward from the current study to help and empower these women MSME leaders.

-It is great to have mixed methods to collect data; however, when you are discussing them, they are not in depth.

-It is very good the authors put the diagram for illustration in the manuscript. Table 3 also gives the summary of the discussion.

6. Review of Reviewer 2

Reviewer 2

Independent review report submitted: 23 Mar 2026

Interactive review activated: 23 Mar 2026

Review finalized: 27 Mar 2026

Initial recommendation to the Editor: Major revision is required

▼ EVALUATION

Q1 Please list your revision requests for the authors and provide your detailed comments, including highlighting limitations and strengths of the study and evaluating the validity of the methods, results, and data interpretation. If you have additional comments based on Q2 and Q3 you can add them as well.

 Reviewer 2 | 23 Mar 2026 | 06:12

#1

The manuscript addresses a relevant and timely topic; however, it requires substantial revision to strengthen its academic rigor and overall contribution. First, the theoretical grounding needs to be more clearly articulated by linking the study to established theories and demonstrating how it advances existing knowledge. Second, methodological transparency should be improved by providing detailed descriptions of data collection procedures, sampling techniques, and research design. Third, the statistical analysis requires clarification, including justification of methods used and proper interpretation of results. Finally, model validation should be demonstrated to confirm reliability and robustness. Addressing these concerns will significantly enhance the study's credibility and impact.

[Review supporting file - 1099493](#)

7.

Thank you for your appreciation and constructive feedback. We greatly appreciate your comments, which have helped improve the quality of this manuscript. Here are our responses to each point:

1. Addition of recent references (2026)

We have added several recent references, including publications and reports from 2026, to strengthen the relevance and novelty of the research, particularly in the introduction and literature review.

2. Proofreading

We have thoroughly reviewed and revised the manuscript to improve clarity, grammar, and readability.

3. Strengthening the theoretical foundation

We have strengthened the theoretical foundation by adding relevant theories, such as the Resource-Based View (RBV), the Technology Acceptance Model (TAM), Financial Inclusion Theory, and Gender and Development, to provide a stronger conceptual foundation.

4. Development of the literature review

The literature review has been expanded by adding and discussing more relevant previous research, thereby increasing the academic depth of the article.

5. Added Variable Measurement References in the Methodology

We have improved the methodology section by listing reference sources for each variable measurement (e.g., digital literacy, financial literacy, financial behavior, and MSME performance), which was previously only described in the results section.

6. Explanation of Data Collection Procedures

We have added a more detailed explanation of the data collection process, including the questionnaire distribution methods (online/offline) and the interview/FGD implementation.

7. Practical Implications and Directions for Further Research

We have added a section discussing practical implications and future recommendations for supporting and empowering female MSMEs based on the research findings.

8. Deepening Mixed Methods Analysis

The discussion has been improved by integrating quantitative and qualitative results more deeply, providing more comprehensive insights.

9. Figures and Tables

Thank you for your appreciation. We have retained and slightly refined the clarity of the figures and Table 3 to make them more informative.

We believe these improvements have significantly improved the quality, clarity, and contribution of the manuscript. Thank you again for your valuable feedback.

8. Corresponding Author Diah Pralitasari posted new comments.

 Reviewer 1 | 30 Mar 2026 | 02:53

#3

Dear authors,
Congratulations, the article is improved and updated.

However, I notice some minor corrections need to be done.

-References list: please check the following:

Oecd, supposed to be written OECD.

umkn to UMKM

Sme to SME

Kindly do the final check.

Thank you for your appreciation and constructive feedback. We greatly appreciate your comments, which have helped improve the quality of this manuscript. Here are our responses to each point:

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9. Figures and Tables

Thank you for your appreciation. We have retained and slightly refined the clarity of the figures and Table 3 to make them more informative.

We believe these improvements have significantly improved the quality, clarity, and contribution of the manuscript. Thank you again for your valuable feedback.

Thank you for your very constructive comments and input. We greatly appreciate your suggestions, as they have helped us improve the quality and academic rigor of this manuscript. Here are our responses to each point raised:

1. Theoretical Foundation

We have strengthened the theoretical foundation by integrating several key theories, namely the Resource-Based View (RBV), the Technology Acceptance Model (TAM), Financial Inclusion Theory, and Gender and Development Theory. Furthermore, we have clarified the contribution of this research to the literature, particularly through the development of the concept of empowering women's MSMEs based on digitalization and financial inclusion.

2. Methodological Transparency

The methodology section has been revised to provide a more detailed explanation of the research design, data collection procedures, and sampling techniques. We have also clarified the research approach used and the stages of data collection through surveys and (where applicable) interviews.

3. Clarification of Statistical Analysis

We clarify that the quantitative analysis in this study was conducted using SPSS software and is descriptive in nature. This analysis aims to describe the characteristics of respondents and data trends in each variable through descriptive statistics such as means, frequencies, and percentages.

To avoid misunderstandings, we have clarified the methodology and results sections of the study to demonstrate that the approach used does not involve a structural model like SEM, but rather focuses on describing the empirical conditions and general patterns of the data obtained.

Furthermore, where relationships between variables were analyzed, we used simple inferential analyses (such as correlation or regression), which have also been explained in more detail.

We also clarify that the focus of this study is not on testing a structural model, but rather on understanding the empirical conditions, and therefore the validation approach is tailored to the type of analysis used.

We believe that the revisions made significantly improve the clarity, methodological consistency, and scientific contribution of this manuscript. Thank you again for your valuable feedback.

Corresponding Author Diah Pralitasari resubmitted the manuscript

https://drive.google.com/file/d/156hNjJEDboPY_qoCycAzSt-YLKYcsFd/view?usp=drive_link

9. Reviewer 1 posted new comments.

 Reviewer 1 | 30 Mar 2026 | 02:53

#3

Dear authors,
Congratulations, the article is improved and updated.

However, I notice some minor corrections need to be done.

-References list: please check the following:

Oecd, supposed to be written OECD.


umkn to UMKM

Sme to SME

Kindly do the final check.

10. Corresponding Author Diah Pralitasari resubmitted the manuscript.

https://drive.google.com/file/d/1xuE4m1WXCClCul6BmH7J28Z01TxMstKd/view?usp=drive_link

 **Corresponding Author:** Diah Prinitasari | 01 Apr 2026 | 18:36 #4

Dear Reviewer,

Thank you very much for your positive feedback and the congratulations on the improvement of our manuscript. We sincerely appreciate your time and the detailed attention given to our work.

Regarding the minor corrections in the References list, we have performed a final check and implemented the following changes:

OECD: We have ensured that all mentions of "Oecd" in the reference list and throughout the text have been corrected to "OECD".

UMKM to MSME: We have standardized the terminology. All instances of "umkn" or "UMKM" in the references (and the main text) have been changed to "MSME" to maintain consistency in English, except where it is part of an original Indonesian publication title that must remain in its original form.

SME: We have corrected "Sme" to "SME" throughout the document and references list.

We have conducted a thorough final review of the entire manuscript to ensure it aligns with all the reviewer's requirements and meets the journal's publication standards.

Thank you once again for your guidance in improving this article.

Best regards,

Authors

12. Article accepted for publication

Handling Editor: Teresa Maria Dias Paiva

Received date: 24 Jan 2026

Editorial assignment start date: 28 Jan 2026

Independent review start date: 05 Mar 2026

Interactive review activated date: 23 Mar 2026

Review finalized date: 02 Apr 2026

Final validation date: 10 Apr 2026

13. Production Process to publish

Invoice

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Verified Payments

This invoice is fully paid.

Amount Due:	CHF	1175.00		
Payment Date	Payment	Paid With	Payment receipt	
13.04.2026	CHF 1175.00	Bank Transfer		
Amount Outstanding	CHF	0.00		

14. Published

<https://doi.org/10.3389/fhumd.2026.1795115>

<https://www.frontiersin.org/journals/human-dynamics/articles/10.3389/fhumd.2026.1795115/full>