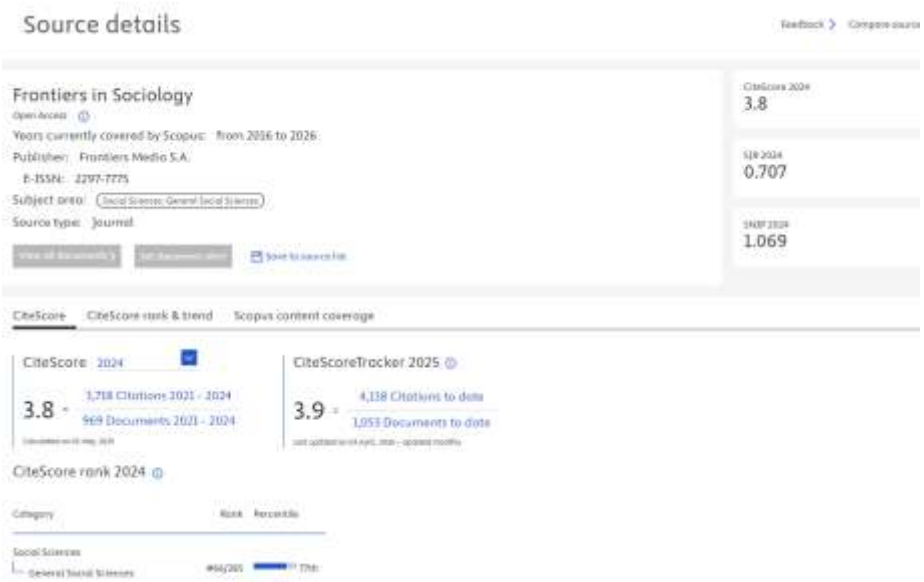
Bukti Korespondensi

Judul Artikel	:	Digitalization and Financial Inclusion among Women-Led Micro and Small Enterprises in Indonesia: An Empirical Perspective
Nama Jurnal	:	Frontiers in Sociology Volume 11 – 2026, 14 May 2026
DOI	:	10.3389/fsoc.2026.1813070
Penulis	:	Diah Pranitasari, Sri Harini, Sukmo Hadi Nugroho, Susi Susilawati Harahap, Aries Sudiarso
Corresponding Author	:	Diah Pranitasari
Publisher	:	Frontiers 10.3389/fsoc.2026.1813070
H index	:	41



SJR	:	0.707 Citescore : 3.9



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Link Jurnal	:	https://www.frontiersin.org/journals/sociology/articles/10.3389/fsoc.2026.1813070/full https://doi.org/10.3389/fsoc.2026.1813070

	Tanggal	Tahapan	Bukti
1	18 Februari 2026	Initial Manuscript Submission	Lampiran 1
2	27 Februari 2026	Reviewer 1 — Initial Review	Lampiran 2
3	4 Maret 2026	Reviewer 2 — Initial Review	Lampiran 3
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9	1 April 2026	Additional Reviewer Comments & Author Response	Lampiran 9
10	8 April 2026	Reviewer 2 — Review Finalized	Lampiran 10
11	13 April 2026	Article Accepted for Publication	Lampiran 11
12	14 Mei 2026	Article Published	Lampiran 12

Lampiran 1

https://drive.google.com/file/d/1KLKLo2VdnsWS7KLsFo17c-4Rg3TH9aCZ/view?usp=drive_link

Dear Dr Pranitasari

Thanks for submitting your manuscript "Digitalization and Financial Inclusion among Women-Owned MSMEs in Indonesia: A Sociological Perspective on Gender Equality and Economic Inclusion" to Frontiers in Sociology, section Work, Employment and Organizations.

You can track the progress of your manuscript on our review forum, using this link: http://review.frontiersin.org/review/1813070/0/0

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.

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With best regards,

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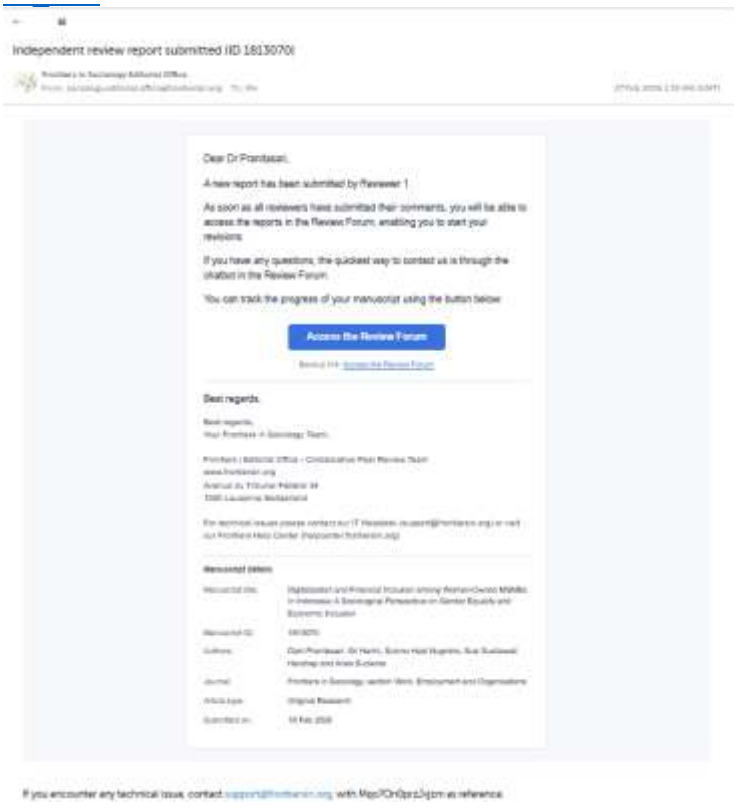
----------MANUSCRIPT DETAILS----------

Manuscript title: Digitalization and Financial Inclusion among Women-Owned MSMEs in Indonesia: A Sociological Perspective on Gender Equality and Economic Inclusion

Manuscript ID: 1813070

Lampiran 2

https://drive.google.com/file/d/1_WfwVGo_Fe9mRIvvDWiz3OwHCSo3VcJa/view?usp=drive_link



Reviewer 1
Independent review report submitted: 27 Feb 2026
Interactive review activated: 07 Mar 2026
Review finalized: 01 Apr 2026

Initial recommendation to the Editor: Major revision is required

EVALUATION

Q 1 **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 | 27 Feb 2026 | 01:19 #1

Theoretical Contribution.
The theoretical contribution is weak. The model only replicates established SMEs and financial literacy relationships model. The capacity-performance gap is introduced but not conceptually developed. The manuscript also treats gender descriptively, not theoretically. All in all, the manuscript lacks clear theoretical advancement for sociological field. For a strong theoretical contribution, the study must demonstrate how its findings extend or refine existing sociological debates, such as gendered access to economic institutions, structural barriers in informal economies, or digital transformation of labor regimes.

Conceptual Model.
The structural model operates primarily at the individual psychological level while sociological model is expected. It can be done by incorporating, such as, institutional context, power relations or systemic inequalities. The manuscript does not also elaborate how the research hypotheses are developed. To strengthen the model, the authors should articulate, for example, how structural gender regimes or institutional constraints are embedded within the framework.

Methodological Rigor.
The explanation of the statistical procedures are insufficiently elaborated with and the section lacks of appropriate methodological references. Additionally, the integration of quantitative and qualitative method is only explained in the discussion section without elaborating how the integration was conducted.

Manuscript Contribution.
Empirically, the manuscript has confirmed well-established relationship model between digital access, motivation, financial literacy, and business performance. However, these finding are not substantially novel within the broader SMEs literature. The qualitative findings in regard to asset ownership, religious perceptions of credit, and dual domestic roles provide important contextual depth but these insights require stronger theoretical elevation to be seen as a contribution to sociology. The manuscript can achieve stronger impact by deeply elaborating theoretical integration and clearer articulation of how these findings reshape understanding of gendered economic inclusion.

Reference Quality.
The manuscript draws on a broad range of references, however, the overall scholarly positioning is uneven. A substantial portion of citations consists of local journals, news articles, or descriptive policy sources which weakens theoretical depth.

Lampiran 3

Independent review report submitted (ID 1813070)

Frontiers in Sociology Editorial Office
From: sociology.editorial.office@frontiersin.org To: Me 4 Mar 2026 4:29 AM (GMT)

Dear Dr Pranitasari,

A new report has been submitted by Reviewer 2.

As soon as the reviewers have submitted their comments, you will be able to access the reports in the review forum and start your revisions.

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

Manuscript title: Digitalization and Financial Inclusion among Women-Owned MSMEs in Indonesia: A Sociological Perspective on Gender Equality and Economic Inclusion
Manuscript ID: 1813070
Authors: Diah Pranitasari, Sri Harini, Sukmo Hadi Nugroho, Susi Susilawati Harahap and Aries Sudiarso
Journal: Frontiers in Sociology, section Work, Employment and Organizations
Article type: Original Research
Submitted on: 18 Feb 2026

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Initial recommendation to the Editor: Minor revision is required

EVALUATION

Q 1 **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 | 04 Mar 2026 | 04:29 #1

After careful peer review, I am pleased to inform you that your manuscript shows strong potential for publication. Nevertheless, before acceptance, I respectfully request that you make some minor revisions to improve the clarity, depth, and presentation of your paper.

1. Strengths:
- Relevant and timely research focus.
- Women entrepreneurs' MSMEs perspective.
- Clearly defined research gap and novelty.
- The Mixed Methods Approach demonstrates a methodological depth that can enrich the interpretation of results.

2. Weaknesses:
- Introduction: The introduction relies heavily on general statements rather than empirical facts, recent reports, or concrete examples to justify the issue.
- Literature Review: There is no explanation of the grand theory used and how the research variables relate to each other, resulting in the development of relevant hypotheses (H1-H8). It should be supplemented to produce a comprehensive literature review.
- Research Methods: The analytical testing tools, both quantitative and qualitative, are not specified. It is recommended that the analytical tools used be included to produce valid findings.
- Conclusion: Kindly revise the conclusion to explain how the results align with the research objectives. It is also important to include the practical or theoretical implications, acknowledge the study's limitations, and suggest directions for further studies.
- References: Please ensure that all references are formatted according to APA style guidelines. Each reference should include a DOI or URL where available. It is also recommended that most references be sourced from reputable international, scopus indexed journals.

3. Detailed Revision:
The following are the main revision points that need to be addressed:
1) Introduction:
The statements presented in the introduction remain theoretical and will be further strengthened with supporting evidence, such as relevant surveys, reports, or concrete examples.
2) Literature Review:
The grand theory and key definitions of the research variables are not clearly explained and require further elaboration for conceptual clarity. The research hypothesis should be included in the paragraph discussing the relationship between these variables (H1-H8).
3) Method:
The software used for quantitative and qualitative analysis is not mentioned, and this needs to be explained in detail.
4) Conclusion:
The conclusion should clearly link the findings to the stated research objectives. It should also discuss practical or theoretical implications, acknowledge limitations, and suggest directions for further research.
5) References:
Each reference should include a DOI or URL where available. It is also recommended that most references be sourced from reputable international, scopus indexed journals.
6) Tables and Figures:
Ensure that all tables and figures are aligned with the journal's formatting guidelines.
7) Language Polishing:
Kindly perform minor English language polish to improve clarity and fluency in the overall text.

Review supporting file - 1094699

Lampiran 4

https://drive.google.com/file/d/1CN7mVnce0t3Oo4DusQQoXTmGpGaayZJD/view?usp=drive_link

Corresponding Author: Diah Pranitasari | 13 Mar 2026 | 19:47 #2

We extend our deepest gratitude to the reviewers for their very constructive comments, criticisms, and suggestions. Their input was very helpful in improving the conceptual clarity, theoretical framework, methodological rigor, and academic positioning of this manuscript. We have thoroughly revised the manuscript to address each of the reviewers' points. Our detailed responses are presented below.

1. Theoretical Contribution

We greatly appreciate these important remarks. To address these comments, we have strengthened the theoretical contribution section of the manuscript by developing the capacity-performance gap concept more conceptually within the framework of economic sociology and women's entrepreneurship.

In the revised manuscript, we position the concept within the broader debate on gender-based economic inclusion, particularly regarding the structural barriers women face in accessing economic institutions. This discussion now links individual capacity building (such as digital literacy and financial literacy) with structural conditions that influence women's ability to translate these capacities into economic performance.

Therefore, the concept of the capacity-performance gap in this study is explained as the gap between individual capacity building and achieved economic outcomes, which is influenced by structural factors such as asset ownership, access to financial institutions, social networks, and gender norms that shape women's economic opportunities.

We have added this revision to the Discussion and Theoretical Contributions section.

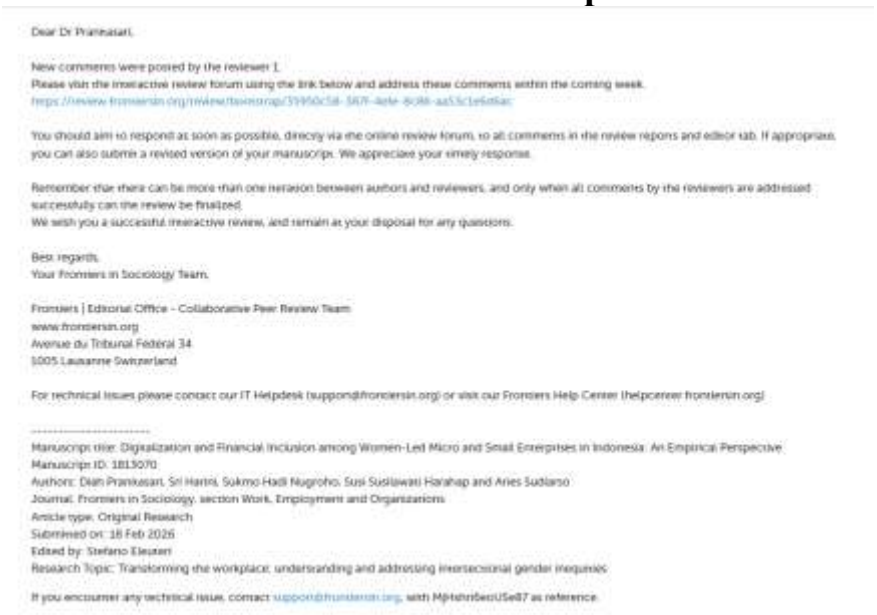
2. Conceptual Model

Thank you for this very important input. In the revised manuscript, we have clarified the research's conceptual framework by placing individual variables (such as motivation, digital literacy, and financial literacy) within a broader structural context.

Specifically, we have added an explanation of how gender regimes in society, limited asset ownership, and access to economic institutions can shape women's entrepreneurial opportunities. Thus, although the quantitative model in this study operates at the individual level, the interpretation of the research results is conducted by considering the structural and institutional contexts that influence women's entrepreneurial practices.

Furthermore, the hypothesis development section has been revised and expanded to explain the theoretical basis for each relationship tested in the research model.

Lampiran 5



Dear Dr Pramesiani,

New comments were posted by the reviewer 1.
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https://review.frontiersin.org/review/loaviorap/[illegible]

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Remember that there can be more than one iteration between authors and reviewers, and only when all comments by the reviewers are addressed successfully can the review be finalized.
We wish you a successful interactive review, and remain at your disposal for any questions.

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Manuscript title: Digitalization and Financial Inclusion among Women-Led Micro and Small Enterprises in Indonesia: An Empirical Perspective
Manuscript ID: 1813070
Authors: Diah Pramesiani, Sri Hartini, Sukmo Hadi Nugroho, Susi Sudarwati Harahap and Aries Sudiarso
Journal: Frontiers in Sociology, section Work, Employment and Organizations
Article type: Original Research
Submitted on: 18 Feb 2026
Edited by: Stefano Eleuteri
Research Topic: Transforming the workplace: understanding and addressing intersectional gender inequities

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Reviewer 1 | 17 Mar 2026 | 09:38 #3

First and foremost, congratulation to the authors on making the significant improvement on the manuscript. However, significant concerns remain, particularly regarding the methodological explanation of SEM which is insufficient, as key model fit indices and diagnostic tests are not reported. Also, the mixed-methods integration is limited to the interpretation stage, reducing the role of qualitative data to explanatory support.

In detail, the description of the SEM procedure is too thin. The manuscript simply states that the analysis consists of measurement and structural model testing, but stops there. It is not clear what type of SEM is being used (covariance-based or PLS), how the parameters are estimated, or even what software was employed. More importantly, there is no reporting of standard model fit indices such as CFI, RMSEA, or SRMR. Without these, it is not possible to judge whether the model actually fits the data. At the moment, the analysis reads more like a procedural mention than a properly documented method.
Also, The reported threshold (Cronbach's alpha, AVE, t-values) appears without clear justification. There is a reference to "Hair et al.," but it is not really doing any work in the text. The manuscript does not explain why these thresholds are appropriate, nor does it situate the analysis within established SEM practice.
Additionally, the manuscript states that the measurements were adapted from prior studies but not explain from where the constructs were taken, how many items were used, how they were adapted, or whether validated scales were used.
The way of results is reported is also quite limited. Most of the discussion focuses on whether relationships are statistically significant, typically by referring to t-values above 1.96. There is little sense of how strong these relationships are, which variables matter more than others, or how much of the variance the model actually explains. The analysis tends to restate the direction of the relationships rather than interpret them. This makes the results section feel somewhat thin relative to the complexity of the model being tested.

In regard to the qualitative method, the description of qualitative analysis remains quite general. The authors outline standard steps (transcription, coding, and theme development) but do not explain how these were actually carried out in this study. It is unclear whether the coding was inductive or theory-driven, whether more than one researcher was involved, or how any disagreements were handled. As a result, the process is described at a surface level rather than demonstrated in a way that allows the reader to follow the analytical logic. This is compounded by the limited attention to qualitative rigor. There is no discussion of data saturation, nor of how credibility or consistency in the analysis was ensured, and key considerations such as reflexivity or validation are not addressed. Beyond procedural issues, the presentation of findings is also quite compressed. Much of the section summarises what respondents said without showing it directly and there are very few quotations and little sense of variation across participants. Consequently, the analysis reports outcomes but does not fully convey how those insights emerge from the data.

Lampiran 6

https://drive.google.com/file/d/1oI_U_tYkWartBLxdB6oWav1q626AjoJa/view?usp=drive_link

Corresponding Author: Diah Pranitasari | 18 Mar 2026 | 15:17 #4

We sincerely thank the reviewer for the constructive feedback. The manuscript has been revised to strengthen the SEM methodology, enhance mixed-methods integration, and provide transparency regarding qualitative rigor.

1. SEM Methodology (Software, Type, & Fit Indices)

Response: We have clarified the use of PLS-SEM via SmartPLS 4. Parameter estimation followed a bootstrapping procedure (5,000 samples). We have also included SRMR as a model fit index, alongside Rsqaure and fsquare values, as per Hair et al. (2021) standards.
Revision: See Sections 3.1 and 4.1.

2. Instrument Adaptation & Thresholds

Response: We added specific details for each construct's origin (e.g., van Deursen & van Dijk; OECD; Ryan & Deci). Threshold justifications for validity and reliability (AVE > 0.5, Alpha > 0.7, HTMT < 0.9) are now explicitly supported by literature.
Revision: See Section 3.1 and Appendix 1.

3. Interpretation of Results & Relationship Strength

Response: The reporting now moves beyond mere statistical significance (p-values) to discuss relationship strength via path coefficients (β) and variance contribution (R^2), highlighting the most dominant variables in the model.
Revision: See Sections 4.1 and 5.

4. Qualitative Rigor & Data Integration

Response: The qualitative section now details the coding process (inter-coder consistency), data saturation, and researcher reflexivity. We integrated more direct quotations to demonstrate participant variation and better bridge the quantitative and qualitative findings.
Revision: See Sections 3.2 and 4.2.

We have endeavored to address all the points raised by the reviewer as comprehensively as possible. Should any further information or additional revisions be required, we remain at your disposal to make the necessary adjustments.

Kind regards,

authors

Lampiran 7

Your manuscript has moved to final review

Frontiers
From: noreply@frontiersin.org To: Me 24 Mar 2026 1:20 PM (GMT)

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Your manuscript "Digitalization and Financial Inclusion among Women-Led Micro and Small Enterprises in Indonesia: An Empirical Perspective" has moved to the 'review finalised' stage.

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Reviewer 1 | 01 Apr 2026 | 06:25 #5

Thank you for your detailed and thoughtful response to the previous review comments.

I appreciate the substantial revisions that have been made to the manuscript. The clarifications regarding the SEM methodology, including the specification of PLS-SEM, estimation procedures, and model evaluation criteria, have improved the transparency of the quantitative analysis. The added details on instrument development and the inclusion of appropriate methodological references also strengthen the overall rigor of the study. The revisions to the qualitative component are also noted. The inclusion of information on analysis procedures has improved both the credibility and depth of the qualitative analysis. Overall, the manuscript has been significantly improved in response to the reviewer's concerns. At this stage, I do not have further substantive comments.

Thank you again for your careful revisions.

Lampiran 8

Status: Manuscript back to review

Frontiers
From: noreply@frontiersin.org To: Me 30 Mar 2026 12:40 PM (GMT)

Dear Dr Pranitasari

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The handling editor will be emailing you with additional questions and outline the specific reasons for the review being reactivated. They will also let you know if you need to do anything.

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Manuscript title: Digitalization and Financial Inclusion among Women-Led Micro and Small Enterprises in Indonesia: An Empirical Perspective
Manuscript ID: 1813070
Submitted By: Diah Pranitasari
Authors: Diah Pranitasari, Sri Harini, Sukmo Hadi Nugroho, Susi Susilawati Harahap and Aries Sudiarso
Journal: Frontiers in Sociology, section Work, Employment and Organizations
Research Topic: Transforming the workplace: understanding and addressing intersectional gender inequities
Submitted on: 18 Feb 2026

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Lampiran 9

New Comments in the Interactive Review Forum - 1813070

Frontiers in Sociology Editorial Office
From: sociology.editorial.office@frontiersin.org To: Me 1 Apr 2026 1:45 AM (GMT)

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New comments were posted by the reviewer 2.
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You should aim to respond as soon as possible, directly via the online review forum, to all comments in the review reports and editor tab. If appropriate, you can also submit a revised version of your manuscript. We appreciate your timely response.

Remember that there can be more than one iteration between authors and reviewers, and only when all comments by the reviewers are addressed successfully can the review be finalized.
We wish you a successful interactive review, and remain at your disposal for any questions.

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Manuscript title: Digitalization and Financial Inclusion among Women-Led Micro and Small Enterprises in Indonesia: An Empirical Perspective
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Article type: Original Research
Submitted on: 18 Feb 2026
Edited by: Stefano Eleuteri
Research Topic: Transforming the workplace: understanding and addressing intersectional gender inequities

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https://drive.google.com/file/d/1mH87NBdN56pYXCRgrnMt7-2uy9mYI1v_/view?usp=drive_link

Corresponding Author: Diah Pranitasari | 01 Apr 2026 | 18:05 #3

Dear Reviewer,

Thank you for your time, attention, and constructive feedback on our manuscript. We greatly appreciate the positive feedback and suggestions for improvement, which have been very helpful in enhancing the quality of this article. Here are our responses and improvements:

1. Regarding the Introduction

Reviewer Comments:

The introduction is still general and needs to be strengthened with empirical data, reports, or concrete examples.

Response:

We have revised the introduction by adding the latest empirical data, including statistics from the Central Bureau of Statistics, government reports, and international studies related to women's MSMEs, digitalization, and financial inclusion. These additions aim to strengthen the research's urgency and provide data-based justification.

2. Regarding the Literature Review

Reviewer Comments:

The grand theory, the relationships between variables, and the development of hypotheses are not yet explained.

Response:

We have improved the literature review section by adding the main theoretical foundations, namely:

1. Capability Approach
2. Self-Determination Theory
3. Financial Behavior Theory

Furthermore, we have clarified the definition of each variable and systematically integrated hypothesis development (H1-H8) into each discussion of the relationships between variables.

3. Regarding Research Methods

Reviewer Comments:

The quantitative and qualitative analysis tools have not been explained in detail.

Response:

We have added a more detailed explanation of the analysis methods, namely: Quantitative analysis using PLS-SEM with SmartPLS version 4 software and Qualitative analysis using Nvivo.

Furthermore, we have clarified the stages of data analysis, including the evaluation of the outer and inner models in SEM.

4. Regarding Conclusions

Reviewer Comments:

The conclusions need to be linked to the research objectives and include implications, limitations, and directions for further research.

Response:

The conclusion section has been revised by:

1. Directly linking the research findings to the research objectives
2. Adding theoretical and practical implications
3. Including research limitations
4. Providing recommendations for further research

5. References

Reviewer Comments:

References should follow APA style and include DOIs/URLs, and should be predominantly from reputable journals.

Response:

We have:

1. Adapted all references to APA style (latest edition)
2. Added DOIs or URLs to each available reference
3. Including research limitations
4. Providing recommendations for further research

5. References

Reviewer Comments:

References should follow APA style and include DOIs/URLs, and should be predominantly from reputable journals.

Response:

We have:

1. Adapted all references to APA style (latest edition)
2. Added DOIs or URLs to each available reference
3. Updated and ensured that most references are from international journals indexed by Scopus

6. Tables and Figures

Reviewer Comments:

Needs to be adjusted to the journal format.

Response:

We have adjusted all tables and figures to comply with the journal's formatting guidelines, including numbering, headings, and layout.

7. Language Polishing

Reviewer Comments:

English needs improvement.

Response:

We have conducted a thorough language edit to improve the clarity, consistency, and fluency of English throughout the manuscript.

We are very grateful for the feedback provided, which has helped us significantly improve the quality of the manuscript. We hope that the revisions will meet the expectations of the reviewers and editors.

Sincerely,

Author

Lampiran 10

Your manuscript has moved to final review

Frontiers
From: noreply@frontiersin.org To: Me 8 Apr 2026 11:05 AM (GMT)

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Your manuscript "Digitalization and Financial Inclusion among Women-Led Micro and Small Enterprises in Indonesia: An Empirical Perspective" has moved to the 'review finalised' stage.

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You don't need to do anything at the moment. We'll be in touch again when the associate editor has finished.

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Lampiran 11

Handling Editor: Stefano Eleuteri
Received date: 18 Feb 2026
Editorial assignment start date: 19 Feb 2026
Independent review start date: 25 Feb 2026
Interactive review activated date: 07 Mar 2026
Review finalized date: 08 Apr 2026
Final validation date: 13 Apr 2026

Dear Dr Pranitasari

Your article has been accepted for publication.

After a rigorous review, your work has been recognized for its quality and contribution to Sociology

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Your article will now enter the production phase, where our team will assist with typesetting and copyediting. This typically takes around 3-4 weeks. You'll receive updates from us, including billing or institutional funding information (if applicable).

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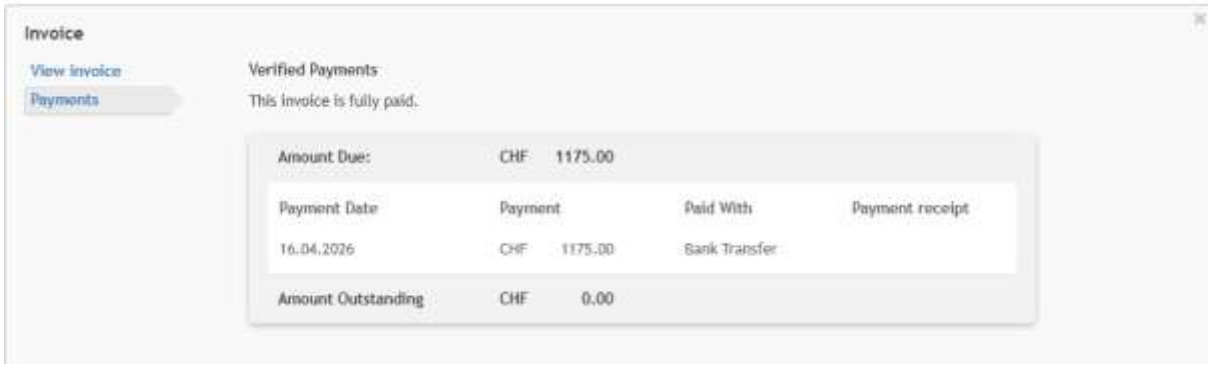
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Digitalization and financial inclusion among women-led micro and small enterprises in Indonesia: an empirical perspective

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Abstract

Introduction: This study aims to examine how digitalization and financial inclusion influence the financial performance of women-owned micro, small, and medium enterprises (MSMEs) in Indonesia, as well as to explain the social mechanisms that mediate this relationship.

Methods: This study adopts a mixed-methods approach, combining quantitative analysis based on a survey of female MSME owners with qualitative insights derived from in-depth interviews. The quantitative analysis investigates the relationships among digital literacy, financial support, self-development motivation, digital marketing, and financial literacy in relation to business performance, while the qualitative analysis provides a contextual understanding of the social and institutional factors shaping women's entrepreneurial practices.

Results: The findings reveal that digitalization and financial support do not directly enhance the financial performance of women-owned MSMEs. Instead, their effects are mediated by self-development motivation, digital marketing, and financial knowledge, attitudes, and behaviors. The results also highlight the existence of a capacity–performance gap, referring to the discrepancy between improvements in individual capacity and actual business performance outcomes.

Discussion: The qualitative findings indicate that structural factors, such as asset ownership, access to financial institutions, social networks, and women's dual roles within the household, significantly affect the ability of female entrepreneurs to translate these capacities into tangible economic outcomes. This study contributes to the literature on economic sociology and women's entrepreneurship by demonstrating that entrepreneurial success is shaped by the interaction between individual capabilities and structural conditions influencing economic opportunities, particularly in the informal economy of developing countries.

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Reviewer	Komentar Substantif Reviewer	Tanggapan dan Perbaikan Penulis yang Terdokumentasi	Bukti
Reviewer 1	Kontribusi teoretis belum cukup kuat karena model penelitian dianggap mereplikasi hubungan yang sudah dikenal antara akses digital, literasi keuangan, dan kinerja usaha.	Penulis memperkuat kontribusi teoretis dengan menempatkan model *capacity–performance gap* dalam konteks inklusi ekonomi berbasis gender, termasuk hambatan struktural dan norma sosial.	Lampiran 2 dan 4
Reviewer 1	Model konseptual terlalu berfokus pada variabel individual dan belum cukup mengintegrasikan faktor struktural dan institusional.	Penulis memperjelas kerangka konseptual dengan menghubungkan faktor individual, seperti motivasi, literasi digital, dan literasi keuangan, dengan faktor struktural, seperti norma gender, keterbatasan aset, dan akses institusi ekonomi.	Lampiran 2 dan 4
Reviewer 1	Penjelasan metodologi SEM belum memadai, termasuk spesifikasi model, estimasi parameter, serta evaluasi validitas dan reliabilitas.	Penulis menjelaskan penggunaan PLS-SEM melalui SmartPLS 4, estimasi parameter menggunakan bootstrapping sebanyak 5.000 subsampel, serta pelaporan nilai R-square, f-square, dan p-value.	Lampiran 5 dan 6
Reviewer 1	Asal-usul instrumen, ambang pengukuran, dan evaluasi kualitas konstruk belum dijelaskan secara memadai.	Penulis menyatakan telah menambahkan penjelasan mengenai sumber instrumen serta evaluasi validitas dan reliabilitas menggunakan AVE, Cronbach's alpha, dan HTMT.	Lampiran 5 dan 6
Reviewer 1	Analisis kualitatif belum menjelaskan proses pengodean, konsistensi antarpengode, saturasi data, dan integrasi dengan hasil kuantitatif.	Penulis menjelaskan bahwa bagian kualitatif telah diperluas dengan informasi mengenai proses pengodean, konsistensi antarpengode, saturasi data, serta integrasi temuan kualitatif dan kuantitatif.	Lampiran 5 dan 6
Reviewer 2	Pendahuluan terlalu banyak memuat pernyataan umum dan perlu diperkuat dengan bukti empiris.	Penulis menyatakan telah memperkuat pendahuluan dengan laporan statistik, survei, dan sumber empiris yang relevan.	Lampiran 3 dan 9
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Reviewer 2	Perangkat lunak dan prosedur analisis kuantitatif maupun	Penulis menyatakan telah menambahkan penjelasan metode	Lampiran 3 dan 9

Reviewer	Komentar Substantif Reviewer	Tanggapan dan Perbaikan Penulis yang Terdokumentasi	Bukti
	kualitatif belum dijelaskan secara memadai.	analisis, termasuk PLS-SEM menggunakan SmartPLS 4 dan analisis kualitatif.	
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Reviewer 2	Referensi, tabel, gambar, dan penggunaan bahasa perlu disesuaikan dengan pedoman jurnal.	Penulis menyatakan telah memperbaiki format referensi APA, menambahkan DOI atau URL yang tersedia, memperbaiki tabel dan gambar, serta melakukan penyuntingan bahasa Inggris.	Lampiran 3 dan 9