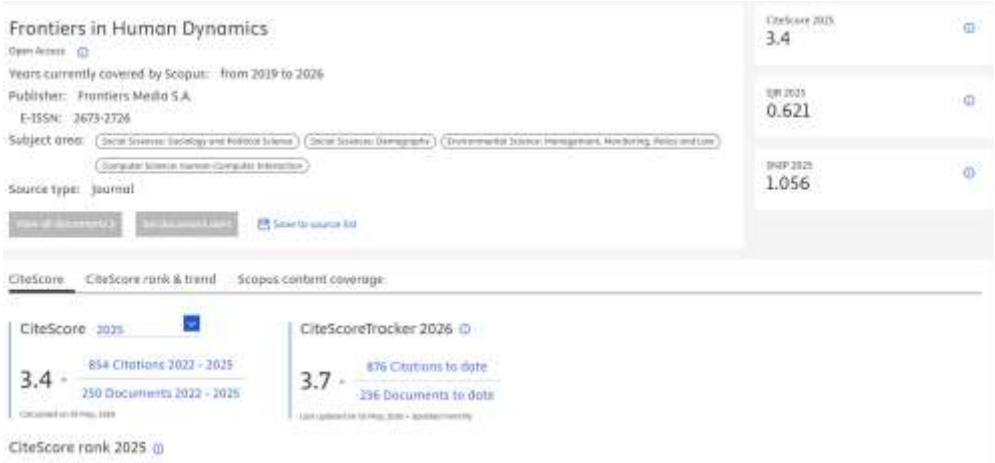
Bukti Korespondensi

Judul Artikel	:	A gender-sensitive sustainable model of digital and financial inclusion for women-led MSMEs in Indonesia
Nama Jurnal	:	Frontiers in Human Dynamics
Publisher	:	Frontiers Media SA
Publish	:	25 Mei 2026
Penulis	:	Diah Pranitasari , Iman Sofian Suriawinata and Warcito Warcito
Corresponde nce Author	:	Diah Pranitasari
H index	:	18 
SJR	:	SJR 0.621 CiteScore 20253.4 
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

Kronologi korespondensi

No	Tanggal	Perihal	Bukti
1	24 Januari 2026	Penulis korespondensi Diah Pranitasari menyerahkan naskah	Lampiran 1
2	26 Januari 2026	Editorial Office Frontiers in Sustainability Editorial Office meminta penulis korespondensi/pengirim naskah untuk menyerahkan kembali naskah tersebut. Penulis korespondensi Diah Pranitasari menyerahkan kembali naskah tersebut.	Lampiran 2
3	5 Februari 2026	Editorial Office Frontiers in Sustainability Editorial Office meminta konfirmasi dari penulis korespondensi/pengirim naskah terkait pemindahan naskah dari Frontiers in Sustainability ke Frontiers in Human Dynamics Penulis korespondensi Diah Pranitasari mengonfirmasi pemindahan naskah dari Frontiers in Sustainability ke Frontiers in Human Dynamics	Lampiran 3
4	5 Maret 2026	Forum penelaahan interaktif diaktifkan	Lampiran 4
5	5 Maret 2026	Review of Reviewer 1	Lampiran 5
6	23 Maret 2026	Review of Reviewer 2	Lampiran 6
7	26 Maret 2026	Penulis korespondensi Diah Pranitasari mengirimkan komentar baru. Penulis korespondensi Diah Pranitasari menyerahkan kembali naskah tersebut.	Lampiran 7
8	27 Maret 2026	Review of Reviewer 2 finalized.	
9	30 Maret 2026	Reviewer 1 posted new comments.	Lampiran 8
10	1 April 2026	Penulis korespondensi Diah Pranitasari menyerahkan kembali naskah tersebut.	Lampiran 9
11	2 April 2026	Review of Reviewer 1 finalized	Lampiran 10
12	10 April 2026	Artikel diterima untuk diterbitkan	Lampiran 11
13		Production Process to publish	Lampiran 12
14	25 Mei 2026	Publish	Lampiran 13

Lampiran 1

https://drive.google.com/file/d/1lPEV8TxM0NOvUlGLhzVn2acU2ZsS8IWH/view?usp=drive_link

Dear Dr Pranitasari

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

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

Manuscript title: A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia

Manuscript ID: 1795115

Authors: Diah Pranitasari, Iman Sofian Suriawinata and Warcito Warcito

Journal: Frontiers in Sustainability, section Modeling and Optimization for Decision Support

Submitted on: 24 Jan 2026 Research Topic: Future-Proofing Urban Resilience: Multi-Criteria Decision-Making and Innovative Approaches for Sustainable Stormwater Management

----------ADDITIONAL INFORMATION----------

To enable a smooth and efficient review process, please familiarize yourself with the Frontiers review guidelines: https://www.frontiersin.org/Journal/ReviewGuidelines.aspx?s=2041&name=modeling_and_optimization_for_decision_support. Please note that the Frontiers in [Journal name] peer review has its own specific criteria as shared with you by the Editorial Office.

Lampiran 2

Frontiers Initial Validation
From: initial.validation@frontiersin.org To: Me, Initial.validation@frontiersin.org 26 Jan 2026 1:29 PM (GMT)

Dear Dr Pranitasari,

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.

.

You can update your submission information using "Resubmit the manuscript" on the review forum at http://review.frontiersin.org/review/1795115/0/0.

If you could do this by 11 Feb 2026, that would help to keep your manuscript moving through the process. It will then undergo another verification and will proceed to peer review when the issue is resolved.

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/

If you encounter any technical issue, contact support@frontiersin.org, with 9uigNiMoy0kwXux as reference.

Your manuscript has been resubmitted (ID 1795115)

Frontiers Initial Validation
From: initial.validation@frontiersin.org To: Me 26 Jan 2026 2:34 PM (GMT)

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,

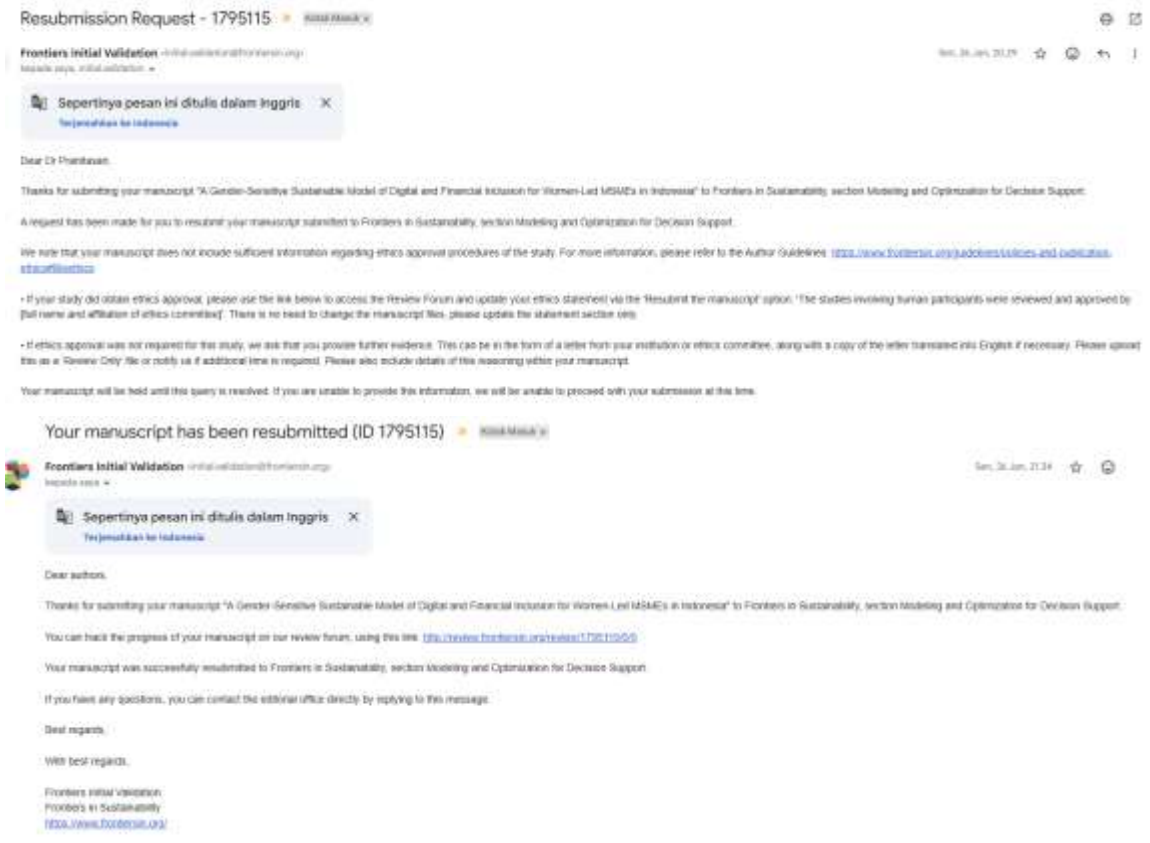
With best regards,

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

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

Journal/Specialty: Frontiers in Sustainability, section Modeling and Optimization for Decision Support |
Research Topic: Future-Proofing Urban Resilience: Multi-Criteria Decision-Making and Innovative Approaches for Sustainable Stormwater Management
Article type: Original Research
Manuscript title: A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia
Manuscript ID: 1795115
Authors: Diah Pranitasari, Iman Sofian Suriawinata and Warcito Warcito
Submitted on: 24 Jan 2026

If you encounter any technical issue, contact support@frontiersin.org, with CLonBfsRCEc6Xv1 as reference.



Lampiran 3

A journal transfer has been recommended (ID 1795115)

Frontiers in Sustainability Editorial Office
From: sustainability.editorial.office@frontiersin.org To: Me 5 Feb 2026 11:30 AM (GMT)

Dear Dr Pranitasari,

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 2026, 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.

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

Best regards,

Best regards,
Your Frontiers in Sustainability Team

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www.frontiersin.org
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1005 Lausanne Switzerland

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If you encounter any technical issue, contact support@frontiersin.org, with ottHyER6ltayc5T as reference.

Your manuscript's transfer is complete (ID 1795115)

Frontiers in Sustainability Editorial Office
From: sustainability.editorial.office@frontiersin.org To: Me

5 Feb 2026 11:47 AM (GMT)

Dear Dr Pranitasari,

The transfer of your manuscript "A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia" to the following Journal/Specialty Frontiers in Human Dynamics, section Digital Impacts has been processed.

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

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

Best regards,

Best regards,
Your Frontiers in Sustainability Team,

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1005 Lausanne Switzerland

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----------MANUSCRIPT 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
| Received on: Today
| Article type: Original Research
| Manuscript title: A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia
| Manuscript ID: 1795115
| Authors: Diah Pranitasari, Iman Sofian Suriawinata and Warcito Warcito
| Submitted on: 24 Jan 2026

If you encounter any technical issue, contact support@frontiersin.org, with avrg4tUYlVQob8j as reference.

Lampiran 4

Progress: Independent review stage

Frontiers
From: noreply@frontiersin.org To: Me 5 Mar 2026 12:54 AM (GMT)

Dear Dr Pranitasari

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.

Join the conversation shaping science and society
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

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1005 Lausanne Switzerland

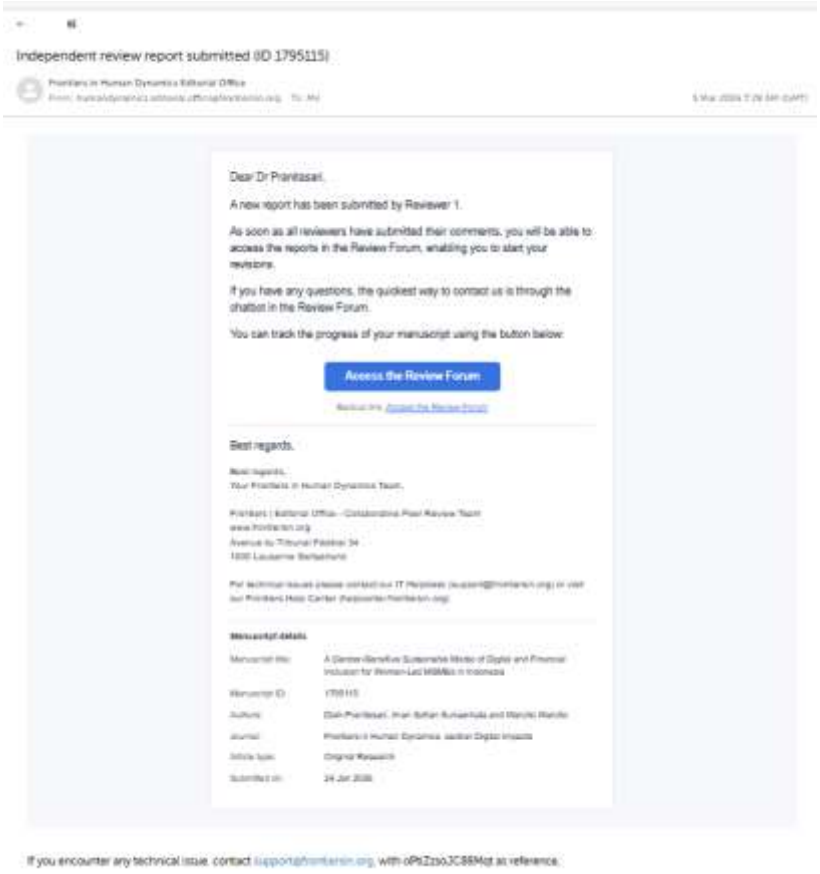
For technical issues please contact our IT Helpdesk (support@frontiersin.org) or visit our Frontiers Help Center (helpcenter.frontiersin.org)

This is an automated message just to keep you informed.
You can't reply to this so if you need help, the quickest way to talk to us is to sign into the review forum and use our chatbot.

Manuscript title: A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia
Manuscript ID: 1795115
Submitted By: Diah Pranitasari
Authors: Diah Pranitasari, Iman Sofian Suriawinata and Warcito Warcito
Journal: Frontiers in Human Dynamics, section Digital Impacts
Research Topic: Entrepreneurship Education for All: Integrating Diverse Perspectives Toward a Global Mindset
Submitted on: 24 Jan 2026

If you encounter any technical issue, contact support@frontiersin.org, with KiviHKfMCpcojex as reference.

Lampiran 5



Independent review report submitted (ID 1795115)

Frontiers in Human Dynamics Editorial Office

Dear Dr Prantasari,

A new report has been submitted by Reviewer 1.

As soon as all reviewers have submitted their comments, you will be able to access the reports in the Review Forum, enabling you to start your revisions.

If you have any questions, the quickest way to contact us is through the chatbot in the Review Forum.

You can track the progress of your manuscript using the button below:

Access the Review Forum

Best regards,

If you encounter any technical issue, contact support@frontiersin.org with cPsIZzsoJC88Mot as reference.

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

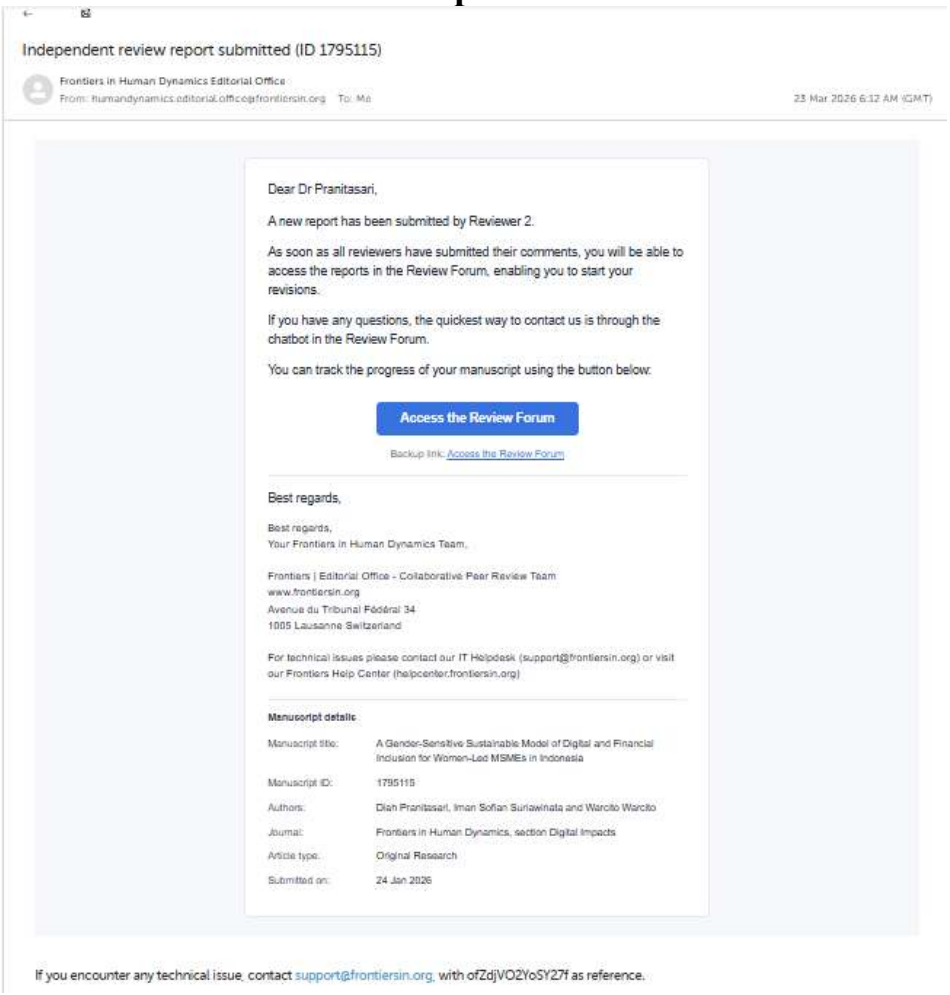
EVALUATION

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 | 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.

Lampiran 6



Independent review report submitted (ID 1795115)

Frontiers in Human Dynamics Editorial Office
From: humandynamics.editorial.office@frontiersin.org To: Me 23 Mar 2026 6:12 AM (GMT)

Dear Dr Pranitasari,

A new report has been submitted by Reviewer 2.

As soon as all reviewers have submitted their comments, you will be able to access the reports in the Review Forum, enabling you to start your revisions.

If you have any questions, the quickest way to contact us is through the chatbot in the Review Forum.

You can track the progress of your manuscript using the button below.

Access the Review Forum

Backup link: Access the Review Forum

Best regards,

Best regards,
Your Frontiers in Human Dynamics Team,

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1005 Lausanne Switzerland

For technical issues please contact our IT Helpdesk (support@frontiersin.org) or visit our Frontiers Help Center (helpcenter.frontiersin.org)

Manuscript details

Manuscript title:	A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia
Manuscript ID:	1795115
Authors:	Dian Pranitasari, Iman Sofian Suriawinata and Warcito Warcito
Journal:	Frontiers in Human Dynamics, section Digital Impacts
Article type:	Original Research
Submitted on:	24 Jan 2026

If you encounter any technical issue, contact support@frontiersin.org, with ofZdjVO2YoSY27f as reference.

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

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 | 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

Lampiran 7

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

Corresponding Author: Diah Pranitasari | 26 Mar 2026 | 21:40 #2

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.

Corresponding Author: Diah Pranitasari | 26 Mar 2026 | 21:18 #2

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.

Lampiran 8

New Comments in the Interactive Review Forum - 1795115

Frontiers in Human Dynamics Editorial Office
From: humandynamics.editorial.office@frontiersin.org To: Me 30 Mar 2026 2:53 AM (GMT)

Dear Dr Pranitasari,

New comments were posted by the reviewer 1.
Please visit the interactive review forum using the link below and address these comments within the coming week.
https://review.frontiersin.org/review/bootstrap/7d724e92-a0f2-470f-83e5-c5e489861eed

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.

Best regards,
Your Frontiers in Human Dynamics Team,

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Avenue du Tribunal Fédéral 34
1005 Lausanne Switzerland

For technical issues please contact our IT Helpdesk (support@frontiersin.org) or visit our Frontiers Help Center (helpcenter.frontiersin.org)

Manuscript title: A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia
Manuscript ID: 1795115
Authors: Diah Pranitasari, Iman Sofian Suriawinata and Warcito Warcito
Journal: Frontiers in Human Dynamics, section Digital Impacts
Article type: Original Research
Submitted on: 24 Jan 2026
Edited by: Teresa Maria Dias Paiva
Research Topic: Entrepreneurship Education for All: Integrating Diverse Perspectives Toward a Global Mindset

If you encounter any technical issue, contact support@frontiersin.org, with wsl4t27SS2skpKR as reference.

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.

Corresponding Author Diah Pranitasari resubmitted the manuscript
https://drive.google.com/file/d/156hNjJEDboPY_qoCyicAzSt-YLKYcsFd/view?usp=drive_link

Lampiran 9

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

Corresponding Author: Diah Pranitasari | 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

Lampiran 10

Your manuscript has moved to final review

Frontiers
From: noreply@frontiersin.org To: Me 2 Apr 2026 7:42 AM (GMT)

Dear Dr Pranitasari,

Your manuscript "A Gender-Sensitive Sustainable Model of Digital and Financial Inclusion for Women-Led MSMEs in Indonesia" has moved to the 'review finalised' stage.

Next, the associate editor will assess all the review reports, along with the most recent version of your submitted manuscript. If they have questions or comments, they will contact you directly on the Review Forum. Or if they are satisfied, they will provisionally accept your manuscript for publication.

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

Thanks.

--

This is an automated message, just to keep you informed. So you can't reply to this, but we are here if you need us. Just email the journal or section that contacted you, and they will be happy to help.

If you encounter any technical issue, contact support@frontiersin.org, with fPQQAcApZemylmv as reference.

Lampiran 11

Fantastic news: your article has been accepted

Frontiers in Human Dynamics Editorial Office
From: humandynamics.editorial.office@frontiersin.org To: Me 10 Apr 2026 3:06 PM (GMT)

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 Human Dynamics

What happens next?
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).

If you have any unresolved queries, please use the chatbot to let us know before your manuscript's publication.

Please fill in this short survey to share your thoughts on your peer review experience. Your feedback helps us improve the process for other authors like you.

What could open science unlock for humanity?
While you're here, watch this video from our CEO and co-founder, Kamila Markram, reflecting on how the global transition to open science is accelerating scientific solutions for healthy lives on a healthy planet.

Thanks for choosing Frontiers. We hope to see you again soon.

Regards,

Best regards,
Your Frontiers in Human Dynamics Team

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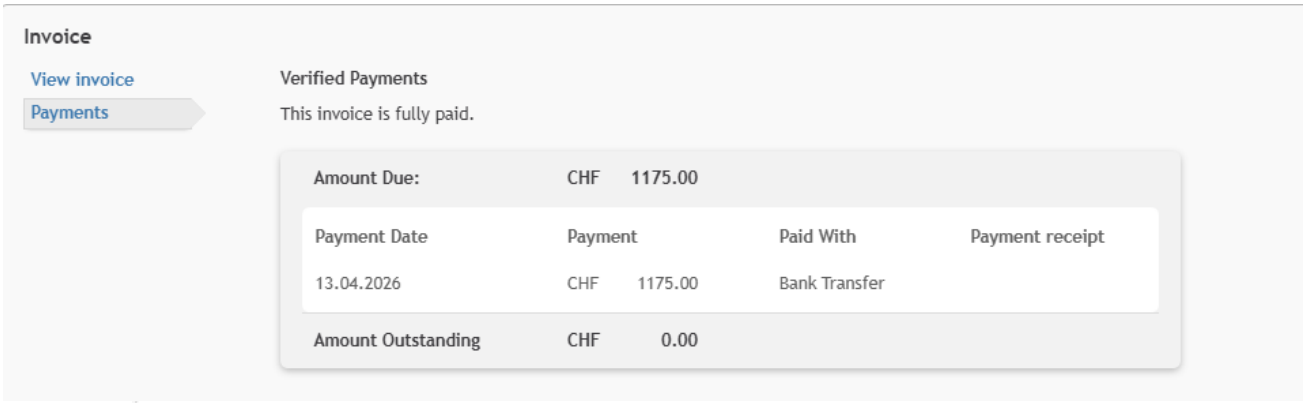
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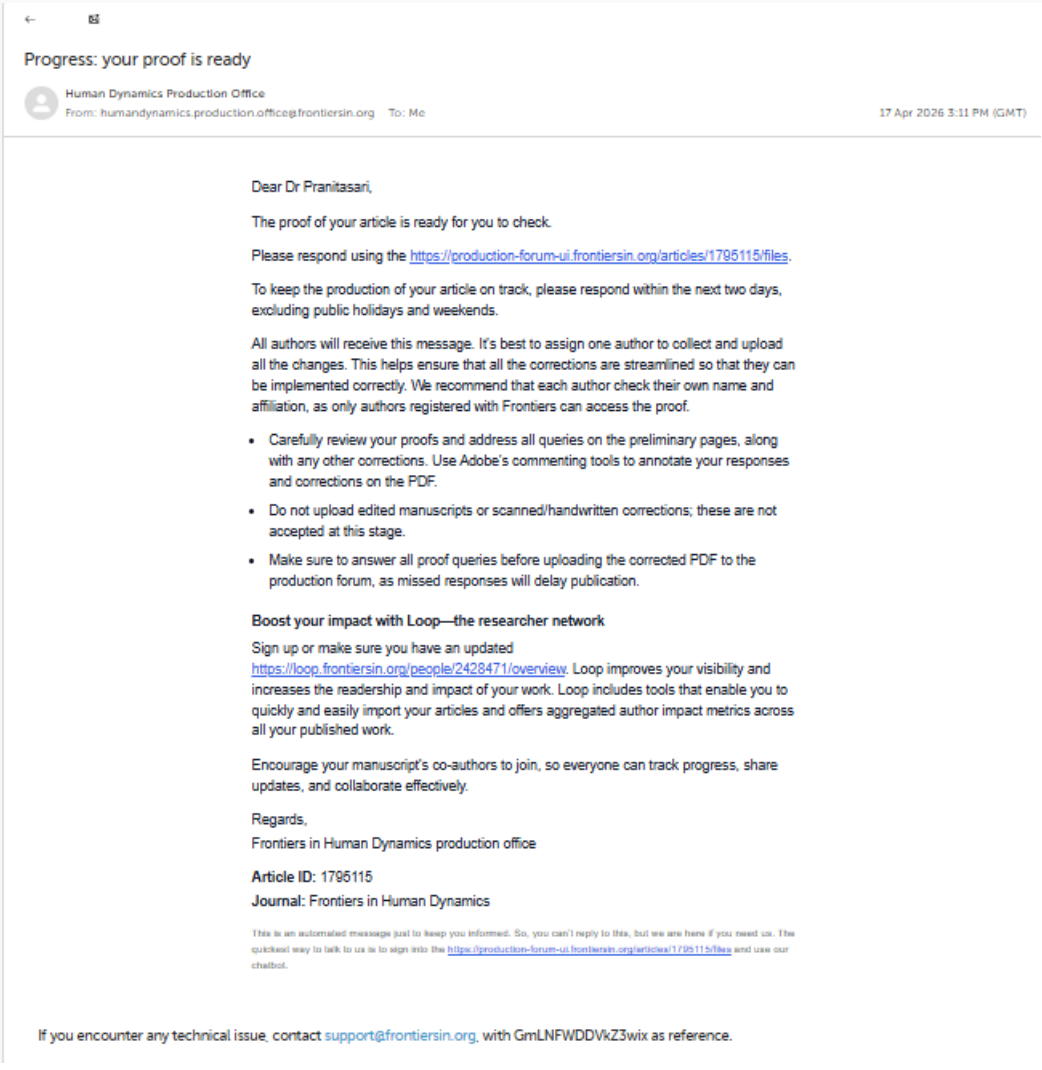
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A gender-sensitive sustainable model of digital and financial inclusion for women-led MSMEs in Indonesia



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Abstract

This study aims to analyze the level of digitalization and financial inclusion among women-owned MSMEs in Indonesia and to develop a gender-sensitive empowerment model to support inclusive economic growth. A convergent mixed methods approach was employed, involving a survey of 250 women MSME owners in West Java, complemented by in-depth interviews and focus group discussions with financial institutions, government representatives, and business associations. The findings reveal a significant gap between awareness and actual implementation of digitalization and financial inclusion. Although respondents demonstrate high awareness of the benefits of digital technology and formal financial services, their adoption remains limited due to constraints such as limited practical skills, time constraints, lack of mentoring, and structural barriers related to business legality and asset ownership. These findings indicate that improving digital and financial literacy alone is insufficient to drive behavioral change without a supportive and gender-sensitive ecosystem. Based on these results, this study proposes a four-stage empowerment model consisting of (1) strengthening foundational literacy, (2) providing practical training and mentoring, (3) expanding networks and collaboration, and (4) enhancing social and economic impact. This model offers both theoretical and practical contributions by emphasizing a contextual and staged approach to promoting digital and financial inclusion for women-owned MSMEs.

RINGKASAN KOMENTAR SUBSTANTIF REVIEWER DAN TINDAK LANJUT REVISI PENULIS

Reviewer	Substansi Komentar	Perbaikan Penulis	Bukti
Reviewer 1	Referensi penelitian perlu diperbarui dengan publikasi terbaru	Menambahkan referensi dan laporan penelitian terbaru tahun 2026 untuk memperkuat relevansi dan kebaruan penelitian	Lampiran 5 dan 7
Reviewer 1	Landasan teori penelitian belum cukup kuat	Memperkuat landasan teori dengan mengintegrasikan Pandangan Berbasis Sumber Daya, Model Penerimaan Teknologi, Teori Inklusi Keuangan, dan Teori Gender dan Pembangunan	Lampiran 5 dan 7
Reviewer 1	Tinjauan pustaka perlu diperluas	Memperluas kajian literatur dengan menambahkan penelitian terdahulu yang relevan untuk memperkuat dasar konseptual penelitian	Lampiran 5 dan 7
Reviewer 1	Sumber referensi pengukuran variabel belum dijelaskan	Menambahkan sumber referensi untuk pengukuran literasi digital, literasi keuangan, perilaku keuangan, dan pemberdayaan UMKM	Lampiran 5 dan 7
Reviewer 1	Prosedur pengumpulan data belum dijelaskan secara rinci	Memperjelas proses pengumpulan data melalui penyebaran kuesioner secara daring dan luring, wawancara, serta diskusi kelompok terarah	Lampiran 5 dan 7
Reviewer 1	Integrasi metode kuantitatif dan kualitatif belum dibahas secara mendalam	Memperdalam pembahasan dengan mengintegrasikan temuan kuantitatif dan kualitatif secara lebih komprehensif	Lampiran 5 dan 7
Reviewer 1	Implikasi praktis penelitian perlu diperjelas	Menambahkan pembahasan implikasi praktis dan rekomendasi pemberdayaan perempuan pelaku UMKM	Lampiran 5 dan 7
Reviewer 2	Kontribusi teoretis dan landasan konseptual penelitian belum dijelaskan secara memadai	Memperkuat landasan teori serta memperjelas kontribusi penelitian dalam pengembangan model pemberdayaan perempuan pelaku UMKM berbasis digitalisasi dan inklusi keuangan	Lampiran 6 dan 7
Reviewer 2	Desain penelitian, teknik pengambilan sampel, dan prosedur pengumpulan data belum cukup transparan	Memperjelas desain penelitian, pendekatan pengambilan sampel, serta tahapan pengumpulan data melalui survei dan wawancara	Lampiran 6 dan 7
Reviewer 2	Metode analisis statistik dan interpretasi hasil penelitian memerlukan klarifikasi	Memperjelas penggunaan perangkat lunak SPSS untuk analisis deskriptif, meliputi nilai rata-rata, frekuensi, dan persentase, serta menjelaskan bahwa penelitian tidak menggunakan pemodelan persamaan struktural	Lampiran 6 dan 7
Reviewer 2	Validasi model dan keandalan metode analisis perlu diperkuat	Memberikan klarifikasi mengenai pendekatan analisis yang digunakan serta	Lampiran 6 dan 7

Reviewer	Substansi Komentar	Perbaikan Penulis	Bukti
		batasan interpretasi hasil berdasarkan karakteristik penelitian deskriptif	
Reviewer 1	Terdapat ketidakkonsistenan penulisan referensi dan istilah dalam naskah revisi	Memperbaiki penulisan OECD, menyeragamkan istilah UMKM menjadi SME dalam bahasa Inggris, serta memperbaiki kesalahan penulisan istilah dalam daftar referensi	Lampiran 8 dan 9