

Review Form 3

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJ SSE_121449
Title of the Manuscript:	THE MEDIATING ROLE OF FINANCIAL LITERACY IN THE CHARACTERISTICS OF MSMES AND FINANCIAL TECHNOLOGY ON MSME SUSTAINABILITY
Type of the Article	Original Research Article

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PART 1: Review Comments

<u>Compulsory</u> REVISION comments	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Please write a few sentences regarding the importance of this manuscript for the scientific community. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	<i>The topic is very interesting in the scope of financial behavior. But there is one thing that bothers me, namely whether the sustainability of MSMEs for the case of Indonesia will be determined by financial literacy. This is based on financial literacy which is still low even though financial inclusion is at its maximum. So I propose that relevant mediation should be digital marketing. Please provide a response from the author.</i>	
Is the title of the article suitable? (If not please suggest an alternative title)	okay, that's fine.	
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	okay, that's fine.	
Are subsections and structure of the manuscript appropriate?	okay, that's fine.	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	<i>As in my initial comment, the research context is a bit awkward. This is because the sustainability of MSMEs in Indonesia will be more influenced by digital marketing. With digital marketing, MSMEs will continue to grow. If it has been achieved, their financial literacy will increase. Please provide a response from the author</i>	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form. =	okay, that's fine.	
<u>Minor</u> REVISION comments Is the language/English quality of the article suitable for scholarly communications?	okay, that's fine.	
<u>Optional/General</u> comments		

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PART 2:

	Reviewer's comment	Author's comment <i>(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

Name:	Ignatius Roni Setyawan
Department, University & Country	Universitas Tarumanagara, Indonesia