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# Sustainability

Q1

Geography,  
Planning and  
Development

best quartile

SJR 2020  
0.61



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# CERTIFICATE OF ACCEPTANCE

Certificate of acceptance for the manuscript (**sustainability-1506771**) titled:  
Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use  
of Electronic Money Using SEM

Authored by:

Bob Foster; Sukono Sukono; Muhamad Deni Johansyah

has been accepted in *Sustainability* (ISSN 2071-1050) on 17 December 2021

---

**[Sustainability] Manuscript ID: sustainability-1393805 - Submission Received**

1 pesan

**Editorial Office** <sustainability@mdpi.com>

8 September 2021 21.20

Balas Ke: sustainability@mdpi.com

Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;

Dear Dr. Foster,

Thank you very much for uploading the following manuscript to the MDPI submission system. One of our editors will be in touch with you soon.

Journal name: Sustainability

Manuscript ID: sustainability-1393805

Type of manuscript: Article

Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 8 September 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

You can follow progress of your manuscript at the following link (login required):

[https://susy.mdpi.com/user/manuscripts/review\\_info/99998e3c6bdd9492c5c9ab9ba003aea3](https://susy.mdpi.com/user/manuscripts/review_info/99998e3c6bdd9492c5c9ab9ba003aea3)

The following points were confirmed during submission:

1. Sustainability is an open access journal with publishing fees of 1900 CHF for an accepted paper (see <https://www.mdpi.com/about/apc/> for details). This manuscript, if accepted, will be published under an open access Creative Commons CC BY license (<https://creativecommons.org/licenses/by/4.0/>), and I agree to pay the Article Processing Charges as described on the journal webpage (<https://www.mdpi.com/journal/sustainability/apc>). See <https://www.mdpi.com/about/openaccess> for more information about open access publishing.

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address for at least one of the co-authors, and specify the name, address and e-mail for invoicing purposes.

If you have any questions, please do not hesitate to contact the Sustainability editorial office at [sustainability@mdpi.com](mailto:sustainability@mdpi.com)

Kind regards,

Sustainability Editorial Office  
St. Alban-Anlage 66, 4052 Basel, Switzerland  
E-Mail: [sustainability@mdpi.com](mailto:sustainability@mdpi.com)  
Tel. +41 61 683 77 34  
Fax: +41 61 302 89 18

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**[Sustainability] Manuscript ID: sustainability-1393805 - Assistant Editor Assigned**

1 pesan

**Molly Liu** <molly.liu@mdpi.com>

9 September 2021 15.15

Balas Ke: molly.liu@mdpi.com

Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Molly Liu &lt;molly.liu@mdpi.com&gt;, Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;

Dear Dr. Foster,

Your manuscript has been assigned to Molly Liu for further processing who will act as a point of contact for any questions related to your paper.

Journal: Sustainability

Manuscript ID: sustainability-1393805

Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 08 September 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

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Best regards,

Ms. Molly Liu

E-Mail: [molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)

--

MDPI Beijing Office Tongzhou, Jincheng Center, Room 2207, Tongzhou District, China

## [Sustainability] Manuscript ID: sustainability-1393805 - Revision Request before Peer Review

2 pesan

**Sustainability Editorial Office** <sustainability@mdpi.com>  
Balas Ke: molly.liu@mdpi.com  
Kepada: Bob Foster <bobriset@unibi.ac.id>  
Cc: Sustainability Editorial Office <sustainability@mdpi.com>

10 September 2021 09.04

Dear Dr. Foster,

Thank you very much for submitting the following manuscript:

Manuscript ID: sustainability-1393805

Type of manuscript: Article

Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 8 September 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

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Unfortunately, we have decided that the article requires improvement before it can be considered for peer review.

Please ensure also that the manuscript has been submitted using the correct template. Guidelines, along with Word and LaTeX templates can be found on the 'Instructions for Authors' page at <https://www.mdpi.com/journal/sustainability/instructions/>.

We would like to remind you that the journal charges article processing charges (APC) for accepted papers. Please do not resubmit your paper to this journal unless you have carefully prepared it according to the 'Instructions for Authors' of the journal and have found a source of funds to cover the APC. As Sustainability is an open access journal, after publication the full text can be accessed free of charge from the journal website.

If the editors have suggested that your manuscript should undergo English editing, please address this during revision. We suggest that you have your manuscript checked by a native English speaking colleague or use a professional English editing service. Alternatively, MDPI provides an English editing service checking grammar, spelling, punctuation and some improvement of style where necessary for an additional charge (extensive re-writing is not included), see details at <https://www.mdpi.com/authors/english>.

Please find academic editor's comments and resubmit revised manuscript at:

<https://susy.mdpi.com/user/manuscripts/resubmit/99998e3c6bdd9492c5c9ab9ba003aea3>

We hope that you will be able to correct these issues soon and resubmit your manuscript in the near future. Please note that your manuscript will receive a new submission date after resubmission.

Kind regards,

Ms. Molly Liu  
E-Mail: [molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)

--

MDPI Beijing Office Tongzhou, Jincheng Center, Room 2207, Tongzhou District,  
China

**Molly Liu** <molly.liu@mdpi.com>  
Kepada: Bob Foster <bobriset@unibi.ac.id>  
Cc: Sustainability Editorial Office <sustainability@mdpi.com>

17 September 2021 11.17

Dear Dr. Foster,

Hope you are doing well.

We sent a revision request on 10 September 2021. May we kindly ask you to update us on the progress of your revisions? If you have finished your revisions, please resubmit the revised manuscript at the following link:

<https://susy.mdpi.com/user/manuscripts/resubmit/99998e3c6bdd9492c5c9ab9ba003aea3>

If more time is needed, could you please provide me the approximate date you could resubmit the revised paper?

Thank you in advance for your kind cooperation and we look forward to hearing from you soon.

Kind regards,  
Molly Liu  
Assitant Editor, MDPI  
MDPI Branch Office, Beijing  
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On 2021/9/10 10:04, Sustainability Editorial Office wrote:  
| Dear Dr. Foster,



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**[Sustainability] Manuscript ID: sustainability-1393805 - Manuscript Resubmitted**1 pesan

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**Submission System** <submission@mdpi.com>

13 Oktober 2021 09.52

Balas Ke: Molly Liu &lt;molly.liu@mdpi.com&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;

Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;

Dear Dr. Foster,

Thank you very much for resubmitting the modified version of the following manuscript:

Manuscript ID: sustainability-1393805

Type of manuscript: Article

Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 13 October 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)[https://susy.mdpi.com/user/manuscripts/review\\_info/99998e3c6bdd9492c5c9ab9ba003aea3](https://susy.mdpi.com/user/manuscripts/review_info/99998e3c6bdd9492c5c9ab9ba003aea3)

A member of the editorial office will be in touch with you soon regarding progress of the manuscript.

Kind regards,

MDPI

--

Sustainability Editorial Office

Postfach, CH-4020 Basel, Switzerland

Office: St. Alban-Anlage 66, CH-4052 Basel

Tel. +41 61 683 77 34 (office)

Fax +41 61 302 89 18 (office)

E-mail: [sustainability@mdpi.com](mailto:sustainability@mdpi.com)<https://www.mdpi.com/journal/sustainability/>

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**[Sustainability] Manuscript ID: sustainability-1506771 - Assistant Editor Assigned**

3 pesan

**Molly Liu** <molly.liu@mdpi.com>

29 November 2021 13.07

Balas Ke: molly.liu@mdpi.com

Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Molly Liu &lt;molly.liu@mdpi.com&gt;, Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;

Dear Dr. Foster,

Your manuscript has been assigned to Molly Liu for further processing who will act as a point of contact for any questions related to your paper.

Journal: Sustainability

Manuscript ID: sustainability-1506771

Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 28 November 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

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Best regards,

Ms. Molly Liu

E-Mail: [molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)

--

MDPI Beijing Office Tongzhou, Jincheng Center, Room 2207, Tongzhou District, China

---

**Molly Liu** <molly.liu@mdpi.com>

29 November 2021 13.35

Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;

Dear Dr. Foster,

Thank you very much for resubmit the manuscript (original ID: sustainability-1393805).

Since we will invite the original reviewers to review the paper, please could you provide the point to point responses for the two reviewer's comments back to us at your earliest convenience. This is necessary for us to proceed with peer review.

You can find the review reports at:

<https://susy.mdpi.com/user/manuscripts/resubmit/99998e3c6bdd9492c5c9ab9ba003aea3>

Thank you for your cooperation and we look forward to hearing from you soon.

Kind regards,

Molly Liu  
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**Molly Liu** <molly.liu@mdpi.com>

1 Desember 2021 08.30

Kepada: Bob Foster <bobriset@unibi.ac.id>, Sukono Sukono <sukono@unpad.ac.id>, Muhamad Deni Johansyah  
<muhamad.deni@unpad.ac.id>  
Cc: Sustainability Editorial Office <sustainability@mdpi.com>

Dear Authors,

Hope all is well.

I am following up on my previous message. Since we will invite the original reviewers to review the paper, please provide the point to [point responses for the two reviewer's comments back to us at your earliest convenience](#). Please kindly note that review will not proceed without the point to point responses. Thank you for your kind understanding.

You can find the review reports at:  
<https://susy.mdpi.com/user/manuscripts/resubmit/99998e3c6bdd9492c5c9ab9ba003aea3>

Thank you for your cooperation and we look forward to hearing from you soon.

Kind regards,  
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MDPI Branch Office, Beijing  
[www.mdpi.com](http://www.mdpi.com)

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## [Sustainability] Manuscript ID: sustainability-1506771 - Ethical Questions Confirmation

5 pesan

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**Sustainability Editorial Office** <sustainability@mdpi.com>  
Balas Ke: molly.liu@mdpi.com  
Kepada: Bob Foster <bobriset@unibi.ac.id>  
Cc: Sustainability Editorial Office <sustainability@mdpi.com>

29 November 2021 13.06

Dear Dr. Foster,

I am writing to you because your manuscript, Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM of sustainability-1506771, describes research on humans or animals, but does not include information regarding Ethics Committee or Institutional Review Board approval.

(1) Please note that approval is necessary in order for your manuscript to be accepted for possible publication, and we would be grateful if you could provide us with the following information at your earliest convenience. Please also send the IRB approval as PDF to us.

Ethic Committee Name:  
Approval Code:  
Approval Date:

More information can be found at  
<https://www.mdpi.com/journal/sustainability/instructions#rethics>

(2) Should Ethics Committee or Institutional Review Board approval not be required for your manuscript, please provide an detailed explanation. Here is a template:

"Ethical review and approval were waived for this study, due to REASON (please provide a detailed justification)."

(3) Please confirm whether the informed consent was obtained from all subjects involved in the study? If yes, please provide the the blank template of the informed consent form and the questionnaire as PDF for us.

Please kindly note that we might ask for further supporting documentation.

Kind regards,  
Ms. Molly Liu  
E-Mail: [molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)

--

MDPI Beijing Office Tongzhou, Jincheng Center, Room 2207, Tongzhou District, China

---

**Molly Liu** <molly.liu@mdpi.com> 8 Desember 2021 15.56  
Kepada: Bob Foster <bobriset@unibi.ac.id>  
Cc: Sustainability Editorial Office <sustainability@mdpi.com>, Sukono Sukono <sukono@unpad.ac.id>, Muhamad Deni Johansyah <muhamad.deni@unpad.ac.id>

Dear Dr. Foster,

I am following up on my previous message regarding an ethics statement

for your manuscript 1506771.

(1) Please note that approval is necessary in order for your manuscript to be accepted for possible publication, and we would be grateful if you could provide us with the following information at your earliest convenience. Please also send the IRB approval as PDF to us.

Ethics Committee Name:

Approval Code:

Approval Date:

More information can be found at

<https://www.mdpi.com/journal/sustainability/instructions#ethics>

(2) Should Ethics Committee or Institutional Review Board approval not be required for your manuscript, please provide an detailed explanation. Here is a template:

"Ethical review and approval were waived for this study, due to REASON (please provide a detailed justification)."

(3) Please confirm whether the informed consent was obtained from all subjects involved in the study? If yes, please provide the the blank template of the informed consent form and the questionnaire as PDF for us.

Please kindly note that we might ask for further supporting documentation.

Kind regards,

Molly Liu

Assitant Editor, MDPI

MDPI Branch Office, Beijing

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---

**Molly Liu** <molly.liu@mdpi.com>

10 Desember 2021 10.06

Kepada: Bob Foster <bobriset@unibi.ac.id>, Sukono Sukono <sukono@unpad.ac.id>, Muhamad Deni Johansyah <muhamad.deni@unpad.ac.id>

Cc: Sustainability Editorial Office <sustainability@mdpi.com>

Dear Authors,

I am following up on my previous message regarding an ethics statement for your manuscript 1506771. Please note that review will not proceed until ethics approval is confirmed.

Should we not hear back from you within the next 5 days, your manuscript will be rejected and we look forward to your resubmission with the appropriate ethics statement.

Kind regards,

Molly Liu

Assitant Editor, MDPI

MDPI Branch Office, Beijing

[www.mdpi.com](http://www.mdpi.com)

News:

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our scientific community

[Kutipan teks disembunyikan]

---

**bob foster** <bobriset@unibi.ac.id>

11 Desember 2021 21.03

Kepada: Molly Liu <molly.liu@mdpi.com>

Cc: Sukono Sukono <sukono@unpad.ac.id>, Muhamad Deni Johansyah <muhamad.deni@unpad.ac.id>, Sustainability  
Editorial Office <sustainability@mdpi.com>

Dear  
editor

Please check the attachment for ethics statement  
Thanks

Regards

Bob Foster

[Kutipan teks disembunyikan]



**RESEARCH STATEMENT PDF.pdf**

120K

---

**Molly Liu** <molly.liu@mdpi.com>

13 Desember 2021 10.26

Kepada: bob foster <bobriset@unibi.ac.id>

Cc: Sukono Sukono <sukono@unpad.ac.id>, Muhamad Deni Johansyah <muhamad.deni@unpad.ac.id>, Sustainability  
Editorial Office <sustainability@mdpi.com>

Dear Dr. Foster,

Thank you very much for your prompt reply and providing the detailed  
reason for IRB waived.

(1) The "Institutional Review Board Statement" and "Informed Consent  
Statement" also should be added in the manuscript. We have attached the  
manuscript with the highlighted placement of the statement. Please fill  
in "Institutional Review Board Statement: Ethical review and approval  
were waived for this study, due to REASON (please provide a detailed  
justification)" and "Informed Consent Statement: Informed consent was  
obtained from all subjects involved in the study" in the manuscript.

(2) Please provide the the blank template of the informed consent form  
and the questionnaire as PDF for us.

Thanks for your cooperation. We look forward to hearing from you soon.

Kind regards,  
Molly Liu  
Assitant Editor, MDPI  
MDPI Branch Office, Beijing  
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On 2021/12/11 22:03, bob foster wrote:

| Dear Dr. Foster,



**sustainability-1506771-please add IRB statement.docx**

296K

---

## [Sustainability] Manuscript ID: sustainability-1506771 - point to point response - Need Your help

2 pesan

---

**Molly Liu** <molly.liu@mdpi.com>

2 Desember 2021 08.39

Kepada: Bob Foster <bobriset@unibi.ac.id>, Sukono Sukono <sukono@unpad.ac.id>, Muhamad Deni Johansyah <muhamad.deni@unpad.ac.id>

Cc: Sustainability Editorial Office <sustainability@mdpi.com>

Dear Dr. Foster,  
Dear Dr. Sukono,  
Dear Mr. Johansyah,

Hope all is well.

I am following up on my previous message. Since we will invite the original reviewers to review the paper, please provide the point to point responses for the two reviewer's comments back to us at your earliest convenience. Please kindly note that review will not proceed without the point to point responses. Thank you for your kind understanding.

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Thank you for your cooperation and we look forward to hearing from you soon.

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---

**bob foster** <bobriset@unibi.ac.id>

4 Desember 2021 19.35

Kepada: Molly Liu <molly.liu@mdpi.com>

Dear  
Dr. Molly Liu

We have completed for response for two reviewers.  
Please cekck the attachment.  
Thanks

Regards

Bob Foster  
[Kutipan teks disembunyikan]

---

**2 lampiran**





**Response (Reviewer 1).docx**

17K



**Response (Reviewer 2).docx**

20K

---

**[Sustainability] Manuscript ID: sustainability-1506771 - Minor Revisions**

2 pesan

**Sustainability Editorial Office** <sustainability@mdpi.com>

13 Desember 2021 15.36

Balas Ke: molly.liu@mdpi.com

Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;

Dear Dr. Foster,

Thank you again for your manuscript submission:

Manuscript ID: sustainability-1506771

Type of manuscript: Article

Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 28 November 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

Your manuscript has been reviewed by experts in the field. Please find your manuscript with the referee reports at this link:

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(I) Please revise your manuscript according to the referees' comments and upload the revised file within 5 days.

(II) Please use the version of your manuscript found at the above link for your revisions.

(III) Any revisions made to the manuscript should be marked up using the "Track Changes" function if you are using MS Word/LaTeX, such that changes can be easily viewed by the editors and reviewers.

(IV) Please provide a short cover letter detailing your changes for the editors' and referees' approval.

If one of the referees has suggested that your manuscript should undergo extensive English revisions, please address this issue during revision. We propose that you use one of the editing services listed at

<https://www.mdpi.com/authors/english> or have your manuscript checked by a native English-speaking colleague.

Please do not hesitate to contact us if you have any questions regarding the revision of your manuscript or if you need more time. We look forward to hearing from you soon.

Kind regards,

Ms. Molly Liu

E-Mail: [molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)

--

MDPI Beijing Office Tongzhou, Jincheng Center, Room 2207, Tongzhou District, China

---

**Molly Liu** <molly.liu@mdpi.com>

13 Desember 2021 15.45

Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;

Dear Dr. Foster,

Thank you very much for submitting your manuscript to Sustainability.

We have just sent minor revision request to you. Please find the comments of the two reviewers from the link and respond appropriately. After receiving your re-submission and response, we will ask the academic editor to make a final review of the manuscript.

By the way, please fill in the "Institutional Review Board Statement" and "Informed Consent Statement" in the revised manuscript.

Thanks again for your support. We look forward to hearing from you.

Kind regards,  
Molly Liu  
Assitant Editor, MDPI  
MDPI Branch Office, Beijing  
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## Re: [Sustainability] Manuscript ID: sustainability-1506771 - Minor Revisions - Ethical Questions Confirmation - Need Your Help

2 pesan

---

**Molly Liu** <molly.liu@mdpi.com>

15 Desember 2021 10.49

Kepada: Bob Foster <bobriset@unibi.ac.id>, Sukono Sukono <sukono@unpad.ac.id>, Muhamad Deni Johansyah <muhamad.deni@unpad.ac.id>

Cc: Sustainability Editorial Office <sustainability@mdpi.com>

Dear Dr. Foster,

Hope all is well.

Just a gentle reminder that we are still waiting for your reply about the Ethical Questions.

(1) We noticed that the "Institutional Review Board Statement" and "Informed Consent Statement" is still not filled in correctly. Please find attached manuscript, in which we have highlighted the placement of the statement. Please fill in the content and send the manuscript back to us via email.

(2) Please also provide the the blank template of the informed consent form and the questionnaire as PDF for us.

Please kindly note that we cannot proceed the manuscript into the next step before the ethical questions confirmed.

Thanks for your cooperation. We look forward to hearing from you very soon.

Kind regards,  
Molly Liu  
Assitant Editor, MDPI  
MDPI Branch Office, Beijing  
[www.mdpi.com](http://www.mdpi.com)

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On 2021/12/14 18:04, Molly Liu wrote:

Dear Dr. Foster,

Thank you very much for resubmitting the manuscript and the response letter.

(1) But we noticed that the "Institutional Review Board Statement" and "Informed Consent Statement" is still not filled in correctly. Please find attached manuscript, in which we have highlighted the placement of the statement. Please fill in the content and send the manuscript back to us via email.

(2) Please also provide the the blank template of the informed consent form and the questionnaire as PDF for us.

Please kindly note that we cannot proceed the manuscript into the next step before the ethical questions confirmed.

Thanks for your cooperation. We look forward to hearing from you soon.

Kind regards, Molly Liu Assistant Editor, MDPI MDPI Branch Office, Beijing [www.mdpi.com](http://www.mdpi.com)

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On 2021/12/13 16:36, Sustainability Editorial Office wrote:

Dear Dr. Foster,

Thank you again for your manuscript submission:

Manuscript ID: sustainability-1506771 Type of manuscript: Article Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah Received: 28 November 2021 E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

Your manuscript has been reviewed by experts in the field. Please find your manuscript with the referee reports at this link: <https://susy.mdpi.com/user/manuscripts/resubmit/5e0ef3f9ec2403ccc4a08e21ca8b10d0>

- (I) Please revise your manuscript according to the referees' comments and upload the revised file within 5 days. (II) Please use the version of your manuscript found at the above link for your revisions. (III) Any revisions made to the manuscript should be marked up using the "Track Changes" function if you are using MS Word/LaTeX, such that changes can be easily viewed by the editors and reviewers. (IV) Please provide a short cover letter detailing your changes for the editors' and referees' approval.

If one of the referees has suggested that your manuscript should undergo extensive English revisions, please address this issue during revision. We propose that you use one of the editing services listed at <https://www.mdpi.com/authors/english> or have your manuscript checked by a native English-speaking colleague.

Please do not hesitate to contact us if you have any questions regarding the revision of your manuscript or if you need more time. We look forward to hearing from you soon.

Kind regards, Ms. Molly Liu E-Mail: [molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)

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**sustainability-1506771.docx**  
297K

**bob foster** <[bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id)>

Kepada: Molly Liu <[molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)>

Cc: Sukono Sukono <[sukono@unpad.ac.id](mailto:sukono@unpad.ac.id)>, Muhamad Deni Johansyah <[muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)>, Sustainability Editorial Office <[sustainability@mdpi.com](mailto:sustainability@mdpi.com)>

15 Desember 2021 14.05

Dear

Ms. Molly Liu and Editorial MDPI Team,

First of all, we thank you very much for the corrections and suggestions to improve the ethical research of this paper.

Here we send the completed manuscript file related to the "Institutional Review Board Statement" and "Informed Consent Statement".

Then we also sent a blank template of the informed consent form and questionnaire in pdf.

Regarding the Consent Form and Questionnaire, in practice we use Indonesian. However, for the ethical purposes of this publication, we also send a form in English.

Thank you for your attention.

Hopefully, the improvement of this paper is appropriate and the review process can run well.

Regards,  
Bob Foster

[Kutipan teks disembunyikan]

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### 5 lampiran



**[Questionnaire] English Translated of Formulir Persetujuan Responden Kuesioner Riset Bob Foster - Electronic Money Chip-Based.pdf**  
88K



**[Consent Form] English Translated of Kuesioner Riset Bob Foster - Electronic Money Chip-Based.pdf**  
128K



**[Consent Form - Indonesian] Formulir Persetujuan Responden Kuesioner Riset Bob Foster - Electronic Money Chip-Based.pdf**  
74K



**[Questionnaire - Indonesian] Kuesioner Riset Bob Foster - Electronic Money Chip-Based.pdf**  
131K



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**[Sustainability] Manuscript ID: sustainability-1506771 - Revised Version Received**

1 pesan

**Sustainability Editorial Office** <sustainability@mdpi.com>

16 Desember 2021 11.02

Balas Ke: molly.liu@mdpi.com

Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;

Dear Dr. Foster,

Thank you very much for providing the revised version of your paper:

Manuscript ID: sustainability-1506771

Type of manuscript: Article

Title: Analysis of the Effect of Financial Literacy, Practicality, and  
Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 28 November 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)[https://susy.mdpi.com/user/manuscripts/review\\_info/5e0ef3f9ec2403ccc4a08e21ca8b10d0](https://susy.mdpi.com/user/manuscripts/review_info/5e0ef3f9ec2403ccc4a08e21ca8b10d0)We will continue processing your paper and will keep you informed about the  
status of your submission.

Kind regards,

Ms. Molly Liu

E-Mail: [molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)

--

MDPI Beijing Office Tongzhou, Jincheng Center, Room 2207, Tongzhou District,  
China

---

## Re: [Sustainability] Manuscript ID: sustainability-1506771 - Revised Version Received - Need Your Help

2 pesan

---

**Molly Liu** <molly.liu@mdpi.com>

16 Desember 2021 13.02

Kepada: Bob Foster <bobriset@unibi.ac.id>, Sukono Sukono <sukono@unpad.ac.id>, Muhamad Deni Johansyah <muhamad.deni@unpad.ac.id>

Cc: Sustainability Editorial Office <sustainability@mdpi.com>

Dear Dr. Foster,

Many thanks for providing confirmation the ethical questions.

We have received all provided documents.

In addition, we noticed that "the regulations of Law Number 14 of 2008" and "Law Number 11 of 2008 Articles 5 and 6" are mentioned in the Institutional Review Board Statement. Could you please cite the source link of these regulations and laws?

-----  
Institutional Review Board Statement: Ethical institutional review and approval were waived for this study because neither institution nor government was involved. In this study, there were no respondents on behalf of an institution or government. Therefore, this research can be validated only with the consent of the respondents. This is also following the regulations of Law Number 14 of 2008 concerning openness of public information \*(URL, accessed on Day Month Year)\* and Law Number 11 of 2008 Articles 5 and 6 concerning the ratification of agreed information electronically or print media \*(URL, accessed on Day Month Year)\*.

-----  
Please fill in the URL and add the accessed date of the URL in the Institutional Review Board Statement. We will update the statement accordingly in the manuscript and continue to proceed the review process once received your feedback.

Thanks again for your kind cooperation. We look forward to hearing from you very soon.

Kind regards,  
Molly Liu  
Assitant Editor, MDPI  
MDPI Branch Office, Beijing  
[www.mdpi.com](http://www.mdpi.com)

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On 2021/12/16 12:02, Sustainability Editorial Office wrote:

Dear Dr. Foster,

Thank you very much for providing the revised version of your paper:



Manuscript ID: sustainability-1506771 Type of manuscript: Article Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah Received: 28 November 2021 E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

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We will continue processing your paper and will keep you informed about the status of your submission.

Kind regards, Ms. Molly Liu E-Mail: [molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)

-- MDPI Beijing Office Tongzhou, Jincheng Center, Room 2207,  
Tongzhou District, China

---

**bob foster** <[bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id)>

16 Desember 2021 15.23

Kepada: Molly Liu <[molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)>

Cc: Sukono Sukono <[sukono@unpad.ac.id](mailto:sukono@unpad.ac.id)>, Muhamad Deni Johansyah <[muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)>, Sustainability Editorial Office <[sustainability@mdpi.com](mailto:sustainability@mdpi.com)>

Dear Ms. Molly Liu,

Thank you in advance for the correction. Here we send a revised manuscript that includes the sources of law.

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"Ethical institutional review and approval were waived for this study because neither institution nor government was involved. In this study, there were no respondents on behalf of an institution or government. Therefore, this research can be validated only with the consent of the respondents. This is also following the regulations of Law Number 14 of 2008 concerning openness of public information ([document/UU/14/2008](#), accessed on 8 December 2021) and Law Number 11 of 2008 Articles 5 and 6 concerning the ratification of agreed information electronically or print media ([document/UU/11/2008](#), accessed on 8 December 2021)"

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Thank you for your support.

Hopefully, the improvement of this paper is appropriate and the review process can run well.

Regards,

Bob Foster

[Kutipan teks disembunyikan]



**Ethic updated [Law Citation] - Revise Version - Round 1 (Minor) - Sustainability-1506771.docx**  
300K



bob foster <bobriset@unibi.ac.id>

---

## Re: [Sustainability] Manuscript ID: sustainability-1506771 - Thanks

1 pesan

---

**Molly Liu** <molly.liu@mdpi.com>

16 Desember 2021 17.11

Kepada: bob foster <bobriset@unibi.ac.id>

Cc: Sukono Sukono <sukono@unpad.ac.id>, Muhamad Deni Johansyah <muhamad.deni@unpad.ac.id>, Sustainability Editorial Office <sustainability@mdpi.com>

Dear Dr. Foster,

Many thanks for your prompt reply.

We have continued to proceed the review process and will prompt inform with any news.

Thanks again for your support. Wish you have a nice day.

Kind regards,  
Molly Liu  
Assitant Editor, MDPI  
MDPI Branch Office, Beijing  
[www.mdpi.com](http://www.mdpi.com)

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On 2021/12/16 16:23, bob foster wrote:

| Dear Dr. Foster,

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**[Sustainability] Manuscript ID: sustainability-1506771 - Funding Information Confirmation**

2 pesan

**Sustainability Editorial Office** <sustainability@mdpi.com>

17 Desember 2021 08.47

Balas Ke: sustainability@mdpi.com, molly.liu@mdpi.com

Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;, Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;

Cc: Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;, Molly Liu &lt;molly.liu@mdpi.com&gt;

Dear Authors,

When you submitted, you chose No Funding in the system. Your manuscript has now been accepted. Please carefully check and ensure that the funding information is correct in any places where it appears in your manuscript.

Manuscript ID: sustainability-1506771

Type of manuscript: Article

Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 28 November 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

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If you have any questions or if you require any modifications, please contact us.

Kind regards,  
Submission System

---

**bob foster** <bobriset@unibi.ac.id>

17 Desember 2021 19.15

Kepada: sustainability@mdpi.com, molly.liu@mdpi.com

Cc: Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;, Molly Liu &lt;molly.liu@mdpi.com&gt;

Dear  
Editor

We have corrected my manuscript.  
We have confirmed that there is no external funding.  
Thanks

Best Regards

Dr. Bob Foster

[Kutipan teks disembunyikan]

**[Revised] sustainability-1506771 Fix.docx**

296K

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**[Sustainability] Manuscript ID: sustainability-1506771 - Accepted for Publication**

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17 Desember 2021 08.47

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Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Sukono Sukono &lt;sukono@unpad.ac.id&gt;, Muhamad Deni Johansyah &lt;muhamad.deni@unpad.ac.id&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;, Molly Liu &lt;molly.liu@mdpi.com&gt;

Dear Dr. Foster,

Congratulations on the acceptance of your manuscript, and thank you for your interest in submitting your work to Sustainability:

Manuscript ID: sustainability-1506771

Type of manuscript: Article

Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

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E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)[https://susy.mdpi.com/user/manuscripts/review\\_info/5e0ef3f9ec2403ccc4a08e21ca8b10d0](https://susy.mdpi.com/user/manuscripts/review_info/5e0ef3f9ec2403ccc4a08e21ca8b10d0)

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We also invite you to contribute to Encyclopedia (<https://encyclopedia.pub>), a scholarly platform providing accurate information about the latest research results. You can adapt parts of your paper to provide valuable reference information, via Encyclopedia, for others both within the field and beyond.

Kind regards,  
Ms. Molly Liu  
E-Mail: [molly.liu@mdpi.com](mailto:molly.liu@mdpi.com)

--

MDPI Beijing Office Tongzhou, Jincheng Center, Room 2207, Tongzhou District, China



bob foster &lt;bobriset@unibi.ac.id&gt;

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Kepada: Bob Foster &lt;bobriset@unibi.ac.id&gt;

Cc: Molly Liu &lt;molly.liu@mdpi.com&gt;, Billing Dpt &lt;billing@mdpi.com&gt;, Sustainability Editorial Office &lt;sustainability@mdpi.com&gt;

Dear Dr. Foster,

Please find attached the invoice for your recently accepted paper. Follow this link to adjust the currency, change the address, or add comments, as necessary:

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APC invoice amount: 1900.00 CHF

Manuscript ID: sustainability-1506771

Type of manuscript: Article

Title: Analysis of the Effect of Financial Literacy, Practicality, and Consumer Lifestyle on the Use of Electronic Money Using SEM

Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 28 November 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

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**bob foster** <bobriset@unibi.ac.id>

17 Desember 2021 19.40

Kepada: [billing@mdpi.com](mailto:billing@mdpi.com)

Cc: Molly Liu <molly.liu@mdpi.com>, Billing Dpt <[billing@mdpi.com](mailto:billing@mdpi.com)>, Sustainability Editorial Office  
<[sustainability@mdpi.com](mailto:sustainability@mdpi.com)>

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Editor

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Regards

Dr. Bob Foster

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17 Desember 2021 19.45

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Authors: Bob Foster \*, Sukono Sukono, Muhamad Deni Johansyah

Received: 28 November 2021

E-mails: [bobriset@unibi.ac.id](mailto:bobriset@unibi.ac.id), [sukono@unpad.ac.id](mailto:sukono@unpad.ac.id), [muhamad.deni@unpad.ac.id](mailto:muhamad.deni@unpad.ac.id)

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