



Date: **January 12, 2026**

Manuscript Acceptance Letter

ID: 0189

Dear Author

It's our great pleasure to inform you that your manuscript titled as "**The Influence of Financial Literacy, Social Capital, Financial Inclusion, and Communication Skills on the Reach of Financial Institutions and Their Impact on the Effectiveness of Ultra Micro Financing (Case Study of MSMEs in Subang Regency)**" has been reviewed and **accepted** for publication in **International Journal of Economics, Management and Accounting** in **Volume 4 Issue 1 (2026)**.

You are required to complete further publication formalities including a final copy of the article and the *Article Processing Fee*.

A summary of Review Results and Publication Fees can be seen in the attachment to this letter.

With warm regards,



Usman Jayadi

Editor in Chief

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index by:





Manuscript Review Report

| | |
|------------------|--|
| ID | : 0189 |
| Title | : The Influence of Financial Literacy, Social Capital, Financial Inclusion, and Communication Skills on the Reach of Financial Institutions and Their Impact on the Effectiveness of Ultra Micro Financing (Case Study of MSMEs in Subang Regency) |
| Author | : Fenny Damayanti Rusmana, Jaja Suteja, Atang Hermawan Universitas Pasundan, Indonesia |
| Article Category | : Management |

[REVIEW RESULTS]

Double-blind review form (First reviewer)

Thank you for agreeing to be a reviewer. We are keen to ensuring a high standard of articles published in European–American Journals, and the manuscript that is being sent to you has been submitted after a first selection process based on the agreement of the Associate Editors. In general, the standard of manuscripts forwarded to me after the vetting is good. To this end, we would be grateful if you would, wherever possible, provide constructive feedback to enable the author(s) to improve the manuscript before publication.

Please complete the table below and rate the article on the issues described. As with all double-blind review

| No. | Please rate the following: (1 = Excellent) (2 = Good) (3 = Fair) (4 = Poor) | 1 | 2 | 3 | 4 |
|-----|--|---|---|---|---|
| 1 | Originality | | √ | | |
| 2 | Scientific Quality | | √ | | |
| 3 | Relevance to the Field(s) of Journal | | √ | | |
| 4 | Depth of Research | | √ | | |
| 5 | Abstract | √ | | | |
| 6 | Introduction | | √ | | |
| 7 | Literature Review | | | √ | |
| 8 | Methodology | √ | | | |
| 9 | Results | √ | | | |
| 10 | Discussions | √ | | | |
| 11 | Conclusions | √ | | | |
| 12 | References / Bibliography | √ | | | |
| 13 | Figures | √ | | | |
| 14 | Tables | √ | | | |

Decision regarding the paper

| | |
|--|---|
| Accept the paper in its current format | √ |
| Accept the paper with minor changes | |
| Resubmit with the major changes | |
| Decline the submission | |

Comment

This paper is well organized and followed the manuscript guidelines of the journal to a large extent. The introduction section is good and shows the importance of the study. Literature review is adequate. Outcomes of the study are consistent with the findings. The approach used is praiseworthy. In my opinion, it should be published with no revision although implication to the research needs to be explicit.





[REVIEW RESULTS]

Double-blind review form (Second reviewer)

Thank you for agreeing to be a reviewer. We are keen to ensuring a high standard of articles published in European –American Journals, and the manuscript that is being sent to you has been submitted after a first selection process based on the agreement of the Associate Editors. In general, the standard of manuscripts forwarded to me after the vetting is good. To this end, we would be grateful if you would, wherever possible, provide constructive feedback to enable the author(s) to improve the manuscript before publication.

Please complete the table below and rate the article on the issues described. As with all double-blind review

| No. | Please rate the following: (1 = Excellent) (2 = Good) (3 = Fair) (4 = Poor) | 1 | 2 | 3 | 4 |
|-----|--|---|---|---|---|
| 1 | Originality | √ | | | |
| 2 | Scientific Quality | | √ | | |
| 3 | Relevance to the Field(s) of Journal | | √ | | |
| 4 | Depth of Research | | √ | | |
| 5 | Abstract | √ | | | |
| 6 | Introduction | | √ | | |
| 7 | Literature Review | | √ | | |
| 8 | Methodology | √ | | | |
| 9 | Results | √ | | | |
| 10 | Discussions | √ | | | |
| 11 | Conclusions | √ | | | |
| 12 | References / Bibliography | √ | | | |
| 13 | Figures | √ | | | |
| 14 | Tables | √ | | | |

Decision regarding the paper

| | |
|--|---|
| Accept the paper in its current format | √ |
| Accept the paper with minor changes | |
| Resubmit with the major changes | |
| Decline the submission | |

Comment

I have now looked at the paper. The abstract, key words are OK. The paper is relevant to the theme of the journal and will contribute to academic debate. The paper is well structured, and the APPROACH used for the study is sound. In my opinion, the subject matter of research problem is highly appreciable. It will surely make a contribution to the relevant field of research. The presentation of thoughts in the paper is notable. The paper should be published.
with no significant revision.

| | |
|-----------------|--|
| First Reviewer | : Prof. Dr. Isfenti Sadalia (Universitas Sumatra Utara, Indonesia) |
| Second Reviewer | : Dr. Rico Nur Ilham, SE, MM (Universitas Malikussaleh, Indonesia) |

DECISION: **ACCEPTED**

