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## Submit Article for CEMJ

5 messages

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**Maharini Adiandari** <maharini.adiandari@unr.ac.id>  
To: cemjournal@gmail.com

Thu, January 26, 2023 at 5:34 PM

Dear  
Editor CEMJ (Central European Management Journal)

I have read and used scientific articles published in CEMJ.  
The performance of the CEMJ was excellent, and the published article helped me conduct research and write scientific reports.

I am Ade Maharini Adiandari, from Universitas Ngurah Rai, Bali, Indonesia.  
I have completed a scientific article entitled "***Determinants of Financial Literacy Index Improvement in Indonesia: A Psychosocial Approach Study on the Young Generation.***"

I hope this article can be published in the CEMJ because exciting findings in the scientific report can become new treasures in science, especially in management sciences.  
I am willing to go through the review process following CEMJ standards.

Best Regards,

Ade Maharini Adiandari  
Universitas Ngurah Rai, Bali, Indonesia



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**CEMJ\_Article\_Ade Maharini.doc**  
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**Alberta Di Giuli** <cemjournal@gmail.com>  
To: Maharini Adiandari <maharini.adiandari@unr.ac.id>

Tue, February 7, 2023 at 12:18 PM

Dear

Ade Maharini Adiandari  
Universitas Ngurah Rai, Bali, Indonesia

The CEMJ Editorial Board has received the article.  
I appreciate the interest in CEMJ.

The article will be processed according to the publication standards at CEMJ.  
I beg you to be patient while waiting for the notification from the CEMJ Editorial Board.

Always check email because the correspondence is only via email.

Best Regards,

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Alberta Di Giuli  
Editorial Board CEMJ  
[Quoted text quote]

**Maharini Adiandari** <maharini.adiandari@unr.ac.id>  
To: Alberta Di Giuli <cemjournal@gmail.com>

Wed, February 8, 2023 at 10:40 AM

Dear  
Editor CEMJ (Central European Management Journal)

Thank you for your response.  
I am happy to wait for the next stage.

Ade Maharini Adiandari  
Universitas Ngurah Rai, Bali, Indonesia  
[Quoted text quote]

**Alberta Di Giuli** <cemjournal@gmail.com>  
To: Maharini Adiandari <maharini.adiandari@unr.ac.id>

Tue, April 11, 2023 at 7:28 PM

Dear

Ade Maharini Adiandari  
Universitas Ngurah Rai, Bali, Indonesia

Thank you for submitting the manuscript to CEMJ.

I have completed our evaluation, and the reviewers recommend reconsidering the manuscript following minor revisions. Please resubmit the revised manuscript by June 24<sup>th</sup>, 2023, or ask whether an alternate date would be acceptable. We invite you to send it back after addressing the comments below.

When revising the manuscript, consider carefully all issues mentioned in the reviewers' comments: outline every change made in response to their comments and provide suitable explanations for any remarks not addressed. Please also note that the revised submission may need to be reviewed.

To submit a revised manuscript, please log in as an author at this email, and navigate to the "Revision" folder. CEMJ values team contribution, and I look forward to receiving the revised manuscript.

Editor and reviewer comments:

Reviewer #1:

1. The article needs to provide a more detailed explanation of the research objectives and the hypotheses being tested. What is the basis for assuming that certain psychosocial factors, such as "*need for cognition*" and "*helplessness*," will influence financial literacy? A deeper understanding of the research foundation will strengthen the research framework.
2. More details about the research methods, such as the instruments used to measure "*need for cognition*" and "*helplessness*," as well as the sample selection process and statistical analyses employed, will help readers understand how the research was conducted. This will provide transparency and allow for research replication.
3. Ensure that the research results presented in the article directly relate to the conclusions drawn. The article should clearly explain how "*need for cognition*" and "*helplessness*" impact financial literacy and what it means for the improvement of the financial literacy index in Indonesia. Ensure strong coherence between results and conclusions.
4. The article can delve into a deeper discussion of the implications of the research findings. How can these findings be applied in public policy or financial education? Are there other aspects to consider, such as the influence of the social environment? A deeper discussion can provide a better understanding of the research's relevance.
5. The article can expand the reference list by including recent and relevant research in the fields of financial literacy and social psychology. This will help demonstrate a deeper understanding of the research framework and its place in the broader literature.
6. Regarding the first paragraph, which discusses the impact of the "*need for cognition*" (X1) on financial literacy (Y), the text states that "*the results also show that the social environment does not moderate the effect of the need for cognition and helplessness on financial literacy.*" Can you provide further insights into why the social environment does not moderate this effect, and what implications this has for understanding financial literacy in Indonesia's younger generation?
7. In the second paragraph, it mentions that the hypothesis suggesting "*powerlessness*" (X2) has a positive impact on financial literacy (Y) through the social environment (Z) has been rejected. Could you elaborate on the potential reasons for this rejection and discuss which other factors might have a more significant influence on improving financial literacy among the younger generation in Indonesia? How can this information inform future research or policy initiatives aimed at enhancing financial literacy?

8/11/2023

I hope you can make improvements as soon as possible and send the revised article again via this email.

[Quoted text quote]

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**Maharini Adiandari** <maharini.adiandari@unr.ac.id>  
To: Alberta Di Giuli <cemjournal@gmail.com>

Wed, April 12, 2023 at 1:16 PM

Dear  
Editor CEMJ (Central European Management Journal)

Thank you for the Editorial Board response to CEMJ.  
I have read the revised instructions from the reviewers.  
I will immediately correct the article according to the reviewers.

Best Regards,

Ade Maharini Adiandari  
Universitas Ngurah Rai, Bali, Indonesia

[Quoted text quote]



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## Revision Article for CEMJ

4 messages

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**Maharini Adiandari** <maharini.adiandari@unr.ac.id>  
To: Alberta Di Giuli <cemjournal@gmail.com>

Sat, June 24, 2023 at 3:53 PM

Dear  
Editor CEMJ (Central European Management Journal)

Thank you for the patience of the CEMJ Editorial Board. I was waiting for the revision of my article.

I have made improvements according to the reviewer's instructions. I will be happy if there are still points that need to be improved again in the article.  
The revised Article is Attached.

Best Regards,

Ade Maharini Adiandari  
Universitas Ngurah Rai, Bali, Indonesia

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**Alberta Di Giuli** <cemjournal@gmail.com>  
To: Maharini Adiandari <maharini.adiandari@unr.ac.id>

Thu, August 3, 2023 at 1:36 PM

Dear

Ade Maharini Adiandari  
Universitas Ngurah Rai, Bali, Indonesia

Thank you for the efforts to make improvements to the article.  
Based on the reviewers' considerations, the article has, at some point, increased.  
However, article has to improve on a few more points. Hopefully you are willing to do it.

Please follow the following revision instructions:

#Reviewer 2:

1. It would be beneficial to provide a more comprehensive explanation of the psychosocial approach used in the research. How do factors like "*need for cognition*" and "*helplessness*" fit within this framework, and how are they defined and measured? A deeper insight into the theoretical underpinnings of the approach would strengthen the paper.
2. The article could benefit from a section that explores the practical implications of the research findings. How can policymakers, educators, or financial institutions use this information to enhance financial literacy among the young generation in Indonesia? Offering actionable insights would make the paper more relevant.
3. It's important to discuss the limitations of the study. Were there any constraints or biases in the research design, sample selection, or data collection? Additionally, suggest directions for future research that could build upon the findings and address these limitations.
4. While the paper mentions that "*need for cognition*" and "*helplessness*" have a significant effect on financial literacy, consider providing more detailed statistical information, such as effect sizes and p-values, to strengthen the quantitative aspect of the paper.
5. Review and refine the language used throughout the paper to ensure clarity and consistency. Pay special attention to the abstract, as it serves as a concise summary of the research. Ensure that key concepts and findings are presented in a straightforward and accessible manner.

8/11/2023

Articles that have been revised and please send them back via this email.

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Alberta Di Giuli  
Editorial Board CEMJ

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**Maharini Adiandari** <maharini.adiandari@unr.ac.id>  
To: Alberta Di Giuli <cemjournal@gmail.com>

Sat, August 5, 2023 at 1:23 PM

Dear  
Editor CEMJ (Central European Management Journal)

Thank you for your response. I will be happy to revise the article according to these instructions.

Ade Maharini Adiandari  
Universitas Ngurah Rai, Bali, Indonesia  
[Quoted text quote]

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**Maharini Adiandari** <maharini.adiandari@unr.ac.id>  
To: Alberta Di Giuli <cemjournal@gmail.com>

Sun, September 24, 2023 at 2:20 PM

Dear  
Editor CEMJ (Central European Management Journal)

Thank you for the patience of the CEMJ Editorial Board. I was waiting for the revision of my article.

I have made improvements according to the reviewer's two instructions. I will be happy if there are still points that need further improvement in the article.

The revised Article is Attached.

Best Regards,

Ade Maharini Adiandari  
Universitas Ngurah Rai, Bali, Indonesia

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8/11/2023



Maharini Adiandari <maharini.adiandari@unr.ac.id>

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## ACCEPTANCE LETTER

1 message

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Alberta Di Giuli <cemjournal@gmail.com>  
To: Maharini Adiandari <maharini.adiandari@unr.ac.id>

Thu, October 5, 2023 at 7:47 PM

Dear Author  
**Ade Maharini Adiandari**

Warm Greetings!

### ACCEPTANCE LETTER

It's a great pleasure to inform you that, after the peer review process, the "***Determinants of Financial Literacy Index Improvement in Indonesia: A Psychosocial Approach Study on the Young Generation***" article has been **Accepted** for publication in the CEMJ Regular Issue 2023. Please make a payment publication fee.

Thank you for submitting the paper to this journal. We hope to receive it in the future too.

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Alberta Di Giuli  
Editorial Board CEMJ

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