**Judul Artikel : Investigate the factors that influence the acceptance of fintech lending services: A perspectives from Indonesian borrowers**

| No. | Reviewer | Review | Response |
| --- | --- | --- | --- |
| 1 | **Reviewer A** | Suggestions/improvements on the ABSTRACT::  Please put the sampling technique | It has been added to the abstract |
| 2 | KEYWORD, does it consist of 3-5 words/phrases which are consistent and reflect important concepts of the article?:  Yes, it does, but it is less consistent or does not fully reflect the important concept of the article. | It has been changed in the Keywords |
| 3 | Suggestions/improvements regarding the KEYWORD::  Please add each of the variables on the keyword | It has been changed in the Keywords |
| 4 | Suggestions/improvements on the INTRODUCTION::  Authors can add more previous studies. Perhaps not only from outside Indonesia but can add from Indonesia. The author can consider from this  https://ijtech.eng.ui.ac.id/article/view/4032 | Article has been added in the introduction paragraph 2 |
| 5 | Suggestions on the improvement of the RESEARCH MATERIALS and METHODS::  Technic sampling and the size of the sample are missing in this section. Please explain and elaborate on the argument. | Information has been added in section 3.4. Data Compilation, Processing, and Analysis |
| 7 | Suggestions and improvements on the RESULT and DISCUSSION::  Authors need to give a more depth analysis for each of the hypothesis results. Please elaborate on your managerial implications based on findings. | It has been added in part 4.5 (Discussion) in paragraphs 1 and 3. |
| 8 | Suggestions and improvements on the CONCLUSION.:  Avoid statistical explanation in sub section conclusions; better authors put original contributions from this study or novelty. | Statistical explanation is still written at the conclusion to make it easier for the reader to know the final result in statistical form.  Original contribution has been added. |
| 9 | **Reviewer B** | TITLE - Does it reflect the core of the writing content (output, method, novelty aspect) specifically and effectively (straightforward and informative)?:  Less | No changes were made |
| 10 | ABSTRACT - Does it represent the essence of research content (goals, methods, results, and findings)?  Is it presented in good and correct English, concise, clear, intact manner and and equipped with explanations for each abbreviation?:  The abstract is unclear, not concise, and/or available in non-standard language format. | It has been changed |
| 11 | Suggestions/improvements on the ABSTRACT:: need to be more relevant to the article.  fintech lending does not offers cheaper interest rates compare to other financial institution in 2020 not only 126 ilegal fintech closed, much more. | It has been changed in the Introduction in paragraph 4. |
| 12 | KEYWORD, does it consist of 3-5 words/phrases which are consistent and reflect important concepts of the article?:  Yes, it does, but it is less consistent or does not fully reflect the important concept of the article. | It has been changed in the part Keywords |
| 13 | Suggestions/improvements regarding the KEYWORD::  typo | It has been changed in the part Keywords |
| 14 | INTRODUCTION – Does it included background problems, state of the art (minimum 5 articles sourced from reputable international or accredited journals at least the last 5 years), the gap with previous research,  contribution/originality/novelty, and clear (explicit) research goals?:  Less. | There are additional articles to refine the introduction |
| 15 | Suggestions/improvements on the INTRODUCTION:: the problem being investigated not clearly stated.  some information not clear, example:registered and licensed is different  status need explanation | The number of FinTech with unregistered and licensed status has been updated in the paragraph 4 |
| 16 | Suggestions on the improvement of the RESEARCH MATERIALS and METHODS::  some hypothesis need to be elaborated more, some hypothesis dificult to interpret and understand | Changes have been made to the variables: interest rate, Personal Innovativeness, and security |
| 17 | Is the sharpness of analysis and synthesis in TEST RESULT and DISCUSSION describe the research findings sharply, has a connection with previous  concepts/theories, compares critically with other people's work, and reinforces or corrects previous findings?:  Yes, it has (deep but incomplete) | It has been added in part 4.5 (Discussion) in paragraphs 1 and 3. |
| 18 | Suggestions and improvements on the RESULT and DISCUSSION::  some number in the chart not really clear | No changes were made |
| 19 | Whether the CONCLUSIONS of this study compiled new findings supported  by adequate, accurate, and in-depth research results.:  Less | Additions have been made to the discussion section regarding the contribution of insights to FinTech Lending. This affects the Conclusion in parafgraph 2. |
| 20 | Suggestions and improvements on the CONCLUSION.:  recomendation about registered and has a business license listed on the OJK website need to be elaborated since have no relation with the result | It has been added and elaborated in paragraph 3 |
| 21 | The meaning of research contributions for advances in technology and  science and the resolution of international problems.:  Less real | Has been added in paragraph 3 |