

- Email
 - Kotak Masuk 12.525
 - Berbintang
 - Ditunda
 - Terkirim
 - Draf 76
 - Semua Email
- Chat
 - ZAHRA LALOLO KABAN mohon maaf atas waktunya ...
- Ruang
 - Belum ada ruang
 - Buat atau temukan ruang
- Rapat

JAFEB: Original Submission Kotak Masuk x

Rifqi Muhammad <acomcs-noreply@kisti.re.kr> Min, 18 Okt 2020 13:31

kepada Rifqi

Inggris > Indonesia [Terjemahkan pesan](#) Nonaktifkan untuk: Inggris x

Dear Editor-in-chief,

I submitted the original manuscript entitled,

'The Determinants of Potential Failure of Islamic Peer-to-Peer Lending; Perceptions of Stakeholders in Indonesia' by Rifqi Muhammad; Faaza Fakhrunnas; Amalina Khairina Hanun

submitted to The Journal of Asian Finance, Economics and Business for a form of

(choose one: Regular Paper, Review Paper, or Letters to the Editor).

[Write down your own Rationale. An example follows:]

'This study identifies the determinants of potential failure of Islamic Peer to Peer (P2P) lending in Indonesia; the mediating effect of Islamic ethics on reducing the potential for failure of Islamic P2P lending. This study uses primary data retrieved through questionnaires from the perspective of 152 stakeholders in Islamic P2P lending. Using a structural equation model (SEM), the study found that indebtedness, financing size and governance have positive and significant relationships with the potential failure of Islamic P2P lending. This study provides evidence that the customer's internal conditions and the governance structure applied can increase the potential failure of Islamic P2P lending. Further, Islamic ethics is evidently able to partially reduce the potential failure of Islamic P2P lending by lessening risk management exposure, but it fails to address failure through Ponzi scheme exposure. As an implication, this study suggest that Islamic P2P lending must implement Islamic ethics more comprehensively by optimizing the advisory and supervisory role of the shariah board within their overall boards of directors. Finally, it also adds the existing knowledge on financial technology literature particularly on the determinants of potential failure of financial technology from the perspective of stakeholders.'

I hope your favorable consideration in the publication procedure and deeply appreciate for

- Tulis
- Email
 - Kotak Masuk 12,525
 - Berbintang
 - Ditunda
 - Terkirim
 - Draf 76
 - Sampul Email
- Chat
 - ZAHRA LALOLO KABAN mohon maaf atas waktunya ...
- Ruang
 - Belum ada ruang
 - Buat atau temukan ruang
- Rapat

35 dari 36

MS #JAFEB-Oct-20-2020-127 Receipt of New Manuscript. Eksternal Kotak Masuk x

Jung Wan Lee <acoms-noreply@kisti.re.kr> kepada Rifqi

Sel, 20 Okt 2020 13.27

Inggris > Indonesia Terjemahkan pesan Nonaktifkan untuk: Inggris x

Dear Dr Rifqi Muhammad:
On 2020-10-20, we received your manuscript, referenced below:

Title: The Determinants of Potential Failure of Islamic Peer-to-Peer Lending; Perceptions of Stakeholders in Indonesia
Author: Rifqi Muhammad; Faaza Fakhrunnas; Amalina Khairina Hanun

Your manuscript has been assigned the Manuscript #JAFEB-Oct-20-2020-127. It is now being entered into the peer-review process.

You may check on the status of your manuscript by accessing the 'Submissions under Review' folder, and selecting the following URL:
<http://acoms.kisti.re.kr/journal/intro.do?journalSeq=J000171>

(You may need to copy/paste the complete URL into your browser's address/location bar, if clicking on it within your email reader doesn't work.)

You will receive another email when we have secured the review reports that the Editors need to arrive at their evaluation and decision about publication.

Thank you for submitting your interesting work to The Journal of Asian Finance, Economics and Business.

Editor-In-Chief: Professor Lee, Jung Wan Email: jwlee119@yahoo.com or Jungwan.Lee@aufe.edu.cn
Editorial Head Office: Anhui University of Finance and Economics (AUFE) School of International Economics and Trade, China [Postal Address: 962 Caoshan Road, Bengbu City, Anhui Province, China, 233030]
Publisher: Korea Distribution Science Association (KODISA) [Postal Address: Hanshin Officetel Suite 1030, 2463-4 Shinheung-Dong Sujeong-Gu, Seongnam, Gyeonggi, South Korea, 461-713] Tel: +82-31-740-7292 Email: kodisajournals@gmail.com
© **Copyright: The Author(s)** This is an Open Access journal distributed under the terms of the Creative Commons Attribution Non-Commercial License (<https://creativecommons.org/licenses/by-nc/4.0/>) which permits unrestricted non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Sincerely,

- Tulis
- Email
 - Kotak Masuk 12.525
 - Berbintang
 - Ditunda
 - Terkirim
 - Draf 76
 - Sampul Email
- Chat
 - ZAHRA LALOLO KABAN mohon maaf atas waktunya ...
- Ruang
 - Belum ada ruang
 - Buat atau temukan ruang
- Rapat

32 dari 36

JAFEB: Revised Submission Kotak Masuk x

Rifqi Muhammad <acoms-noreply@kisti.re.kr> kepada Rifqi

Rab, 25 Nov 2020 22.19

Inggris > Indonesia [Terjemahkan pesan](#) [Nonaktifkan untuk: Inggris x](#)

Dear Editor-in-chief,

I submitted the revised manuscript entitled, 'The Determinants of Potential Failure of Islamic Peer-to-Peer Lending; Perceptions of Stakeholders in Indonesia' by Rifqi Muhammad; Faaza Fakhrunnas; Amalina Khairina Hanun submitted to The Journal of Asian Finance, Economics and Business for a form of (choose one: Regular Paper, Review Paper, or Letters to the Editor).

[Write down your own Rationale. An example follows:]

'This study identifies the determinants of potential failure of Islamic Peer to Peer (P2P) lending in Indonesia; the mediating effect of Islamic ethics on reducing the potential for failure of Islamic P2P lending. This study uses primary data retrieved through questionnaires from the perspective of 152 stakeholders in Islamic P2P lending. Using a structural equation model (SEM), the study found that indebtedness, financing size and governance have positive and significant relationships with the potential failure of Islamic P2P lending. This study provides evidence that the customer's internal conditions and the governance structure applied can increase the potential failure of Islamic P2P lending. Further, Islamic ethics is evidently able to partially reduce the potential failure of Islamic P2P lending by lessening risk management exposure, but it fails to address failure through Ponzi scheme exposure. As an implication, this study suggest that Islamic P2P lending must implement Islamic ethics more comprehensively by optimizing the advisory and supervisory role of the shariah board within their overall boards of directors also in their operational activities. Finally, it also adds the existing knowledge on financial technology literature particularly on the determinants of potential failure of financial technology from the perspective of stakeholders.'

I hope your favorable consideration in the publication procedure and deeply appreciate for your kindness. Please make any further correspondence directly to me, preferably through this Email: rifqimuhammad@uii.ac.id

- Tulis
- Email
 - Kotak Masuk 12,525
 - Berbintang
 - Ditunda
 - Terkirim
 - Draf 76
 - Semua Email
- Chat
 - ZAHRA LALOLO KABAN mohon maaf atas waktunya ...
- Ruang
 - Belum ada ruang
 - Buat atau temukan ruang
- Rapat

31 dari 36

MS #JAFEB-Oct-20-2020-127_R1 Receipt of New Manuscript. Eksternal Kotak Masuk x

Jung Wan Lee <acoms-noreply@kisti.re.kr> kepada Rifqi

Kam, 26 Nov 2020 07:22

Inggris > Indonesia > Terjemahkan pesan Nonaktifkan untuk: Inggris x

Dear Dr Rifqi Muhammad:
On 2020-11-26, we received your manuscript, referenced below:

Title: The Determinants of Potential Failure of Islamic Peer-to-Peer Lending; Perceptions of Stakeholders in Indonesia
Author: Rifqi Muhammad; Faaza Fakhrunnas; Amalina Khairina Hanun

Your manuscript has been assigned the Manuscript #JAFEB-Oct-20-2020-127_R1. It is now being entered into the peer-review process.

You may check on the status of your manuscript by accessing the 'Submissions under Review' folder, and selecting the following URL:
<http://acoms.kisti.re.kr/journal/intro.do?journalSeq=J000171>

(You may need to copy/paste the complete URL into your browser's address/location bar, if clicking on it within your email reader doesn't work.)

You will receive another email when we have secured the review reports that the Editors need to arrive at their evaluation and decision about publication.

Thank you for submitting your interesting work to The Journal of Asian Finance, Economics and Business.

Editor-In-Chief: Professor Lee, Jung Wan Email: jwlee119@yahoo.com or Jungwan.Lee@aufe.edu.cn
Editorial Head Office: Anhui University of Finance and Economics (AUFE) School of International Economics and Trade, China [Postal Address: 962 Caoshan Road, Bengbu City, Anhui Province, China, 233030]
Publisher: Korea Distribution Science Association (KODISA) [Postal Address: Hanshin Officetel Suite 1030, 2463-4 Shinheung-Dong Sujeong-Gu, Seongnam, Gyeonggi, South Korea, 461-713] Tel: +82-31-740-7292 Email: kodisajournals@gmail.com
© Copyright: The Author(s) This is an Open Access journal distributed under the terms of the Creative Commons Attribution Non-Commercial License (<https://creativecommons.org/licenses/by-nc/4.0/>) which permits unrestricted non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Sincerely,

- Tulis
- Email
 - Kotak Masuk 12,525
 - Berbintang
 - Ditunda
 - Terkirim
 - Draf 76
 - Sampul Email
- Chat
 - ZAHRA LALOLO KABAN mohon maaf atas waktunya ...
- Ruang
 - Belum ada ruang
 - Buat atau temukan ruang
- Rapat

27 dari 36

MS #JAFEB-Oct-20-2020-127_R2 Receipt of New Manuscript. Kotak Masuk x

Jung Wan Lee <acoms-noreply@kisti.re.kr> kepada Rifqi

Rab, 23 Des 2020 10.35

Inggris > Indonesia Terjemahkan pesan Nonaktifkan untuk: Inggris x

Dear Dr Rifqi Muhammad:
On 2020-12-23, we received your manuscript, referenced below:

Title: The Determinants of Potential Failure of Islamic Peer-to-Peer Lending: Perceptions of Stakeholders in Indonesia
Author: Rifqi Muhammad; Faaza Fakhrunnas; Amalina Khairina Hanun

Your manuscript has been assigned the Manuscript #JAFEB-Oct-20-2020-127_R2. It is now being entered into the peer-review process.

You may check on the status of your manuscript by accessing the 'Submissions under Review' folder, and selecting the following URL:
<http://acoms.kisti.re.kr/journal/intro.do?journalSeq=J000171>

(You may need to copy/paste the complete URL into your browser's address/location bar, if clicking on it within your email reader doesn't work.)

You will receive another email when we have secured the review reports that the Editors need to arrive at their evaluation and decision about publication.

Thank you for submitting your interesting work to The Journal of Asian Finance, Economics and Business.

Editor-In-Chief: Professor Lee, Jung Wan Email: jwlee119@yahoo.com or Jungwan.Lee@aufe.edu.cn
Editorial Head Office: Anhui University of Finance and Economics (AUFE) School of International Economics and Trade, China [Postal Address: 962 Caoshan Road, Bengbu City, Anhui Province, China, 233030]
Publisher: Korea Distribution Science Association (KODISA) [Postal Address: Hanshin Officetel Suite 1030, 2463-4 Shinheung-Dong Sujeong-Gu, Seongnam, Gyeonggi, South Korea, 461-713] Tel: +82-31-740-7292 Email: kodisajournals@gmail.com
© Copyright: The Author(s) This is an Open Access journal distributed under the terms of the Creative Commons Attribution Non-Commercial License (<https://creativecommons.org/licenses/by-nc/4.0/>) which permits unrestricted non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Sincerely,

- Tulis
- Email
 - Kotak Masuk 12.525
 - Berbintang
 - Ditunda
 - Terkirim
 - Draf 76
 - Some Email
- Chat
 - ZAHRA LALOLO KABAN mohon maaf atas waktunya ...
- Ruang
 - Belum ada ruang
 - Buat atau temukan ruang
- Rapat

← 21 dari 36 →

acknowledged by Editor-in-Chief JAFEB Re: Decision of Editor-in-Chief JAFEB Re: confirmation paper MS #JAFEB-Oct-20-2020-127_R2 Kotak Masuk x

Prof. Lee, Jung Wan <jwlee119@yahoo.com> kepada Rifqi

Inggris > Indonesia Terjemahkan pesan Nonaktifkan untuk: Inggris x

Dear Author(s),

We hereby confirm that we have received a signed **JAFEB(APC)-Submission-Consent-Form**, a signed **JAFEB-Manuscript-Revision-Report-Form** and a revised research article, titled "**The Determinants of Potential Failure of Islamic Peer-to-Peer Lending: Perceptions of Stakeholders in Indonesia**" to the *Journal of Asian Finance, Economics and Business (JAFEB)*. We also acknowledge that the manuscript has already passed the **JAFEB Peer Review Process ("ACOMS"** platform by kisti.re.kr.

We have read the paper and we find that the topic is very interesting and the manuscript showcases commendable research integrity. We also find your article provides academic merit and meets the current editorial considerations and the aims and scope of the journal, **JAFEB**. Your article will now go through our **Editorial Executive Board's content selection process** to determine if it is accepted and published in its current form or required further revisions in which case it will be subject to Editorial Executive Board's recommendation. We expect to inform you the outcome of **Editor-in-Chief's final decision** within **next 1 to 3 weeks**.

Thank you for supporting the journal.

Jung Wan LEE, Ph.D.
Editor-in-Chief
Journal of Asian Finance, Economics and Business (JAFEB)

Professor Lee, Jung Wan (Lee, J.W.) Ph.D.
School of International Economics and Trade
Anhui University of Finance and Economics (AUFE)
962 Caoshan Road, Bengbu City, Anhui Province, China 233030
安徽财经大学/安徽财经大学教职工

Tulis

Email

- Kotak Masuk 12.525
- Berbintang
- Ditunda
- Terkirim
- Draf 76
- Some Email

Chat

- ZAHRA LALOLO KABAN
mohon maaf atas waktunya ...

Ruang

Belum ada ruang
Buat atau temukan ruang

Rapat

19 dari 36

Congrats! Decision of Editor-in-Chief JAFEB and Publishing Agreement Form -APC120- JAFEB Vol.8 No.2 February 2021 Publication

Prof. Lee, Jung Wan <jwlee119@yahoo.com>
kepada rifqimuhammad@uii.ac.id

Sel, 5 Jan 2021 18.50

Inggris > Indonesia Terjemahkan pesan Nonaktifkan untuk: Inggris

Dear Author(s),

Thank you for submitting a signed **JAFEB(APC)-Submission-Consent-Form**, a signed **Manuscript-Revision-Report-Form** and having completed revision of the manuscript meeting an acceptable standard for publication in the *Journal of Asian Finance, Economics and Business (JAFEB)*. We have now received the comments and recommendations about content selection from the Journal's Editorial Executive Board and External Peer Review Board.

First, Congratulations! The Editorial Executive Board voted on your revised manuscript in favor of publication and the article has been **"Accepted" in its current form** for publication in the *Journal of Asian Finance, Economics and Business (JAFEB)*. From now on your article will be moving forward to the **production pipeline with a typesetter** so that your article will be published and printed in **JAFEB Volume 8 Issue 2 on the date of February 28, 2021** at the latest with DOI information and printed in hard copy [Open Access Electronic ISSN: 2288-4645]. For your information, **Scopus SciMago CiteScore2019 (0.5), SJR2019 (Q3; 0.192), and SNIP2019 (1.219) scores of JAFEB has been in place on Scopus and the SciMago website from June 2020 (CiteScore Tracker2020 indicates 2.1 as this date of December 8, 2020. It has been a continuous hike every month: 2020 January 1.1 → August 1.5 → September 1.7 → October 1.9 → November 2.1 → December 2.1).**

Second, Attached is a Copy Edited Proof of your article, which is scheduled for publication on **February 28, 2021 (Volume 8 Issue 2)**. The purpose of this email communication at this time point is for you to make any corrections in its final stage of the production. **Please check carefully the Copy Edited Proof** and mark all corrections directly at the appropriate place in the Copy Edited Proof (e.g., **for addition or new changes please mark in all red; for deletion any words or statement please mark strikethrough and highlight in yellow** by using word-functions in the Copy Edited file attached). As a general note, your manuscript has been corrected and edited to comply with the journal style and format and to improve English expression if necessary by our English editor. Please read the entire document carefully with this in mind. **Please do NOT change the format and style at this time point. A typesetter of production team of JAFEB will do the final work.** In particular, please check the followings carefully:

1) Check the accuracy of key items such as **the title, authors' full name** (must be appeared in order of First name (=Given name) and LAST NAME (=SURNAME, FAMILY NAME) for its indexing purpose correctly according to the APA format. Please indicate the authors' FAMILY NAME (=SURNAME, LAST NAME) in ALL CAPITAL letters. For example, **Prof. Lee Jung Wan in the Asian name format (Jung Wan LEE in a US form) should be**