

Corresponding Author: International Journal of Business Ecosystem & Strategy (IJBES)

The screenshot shows a Gmail interface with a search bar containing "IJBESW". The email is titled "[IJBES] Submission Acknowledgement" and is from Prof. Dr. Cemal Zehir to Dessy. The email content includes a thank you message, a submission URL, and a list of terms and conditions for publication.

[IJBES] Submission Acknowledgement External | Inbox x

Prof. Dr. Cemal Zehir <editor@bussecon.com> to Dessy
Fri, Dec 29, 2023, 10:13 AM

Dear Dessy Isfianadewi:

Thank you for submitting the manuscript, "Microfinance Practices versus Sustainable Welfare" to International Journal of Business Ecosystem & Strategy (2687-2293). With the online journal management system that we are using, you will be able to track its progress through the editorial process by logging in to the journal web site:

Submission URL: <https://bussecon.com/ojs/index.php/ijbes/authorDashboard/submission/457>
Username: isfianadewi07

The following points were confirmed during submission:

1. This is an open-access journal with publishing fees of 140.00 USD for an accepted paper. 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 in the journal webpage.
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I confirm that all authors (if any) are familiar with and agree with the submission of the contents of the manuscript. The journal editorial office reserves the right to contact all authors to confirm this in case of doubt. I will provide email addresses for all authors and an institutional e-mail 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, don't hesitate to get in touch with me. Thank you for considering this journal as a venue for your work.

Prof. Dr. Cemal Zehir

[International Journal of Business Ecosystem & Strategy \(2687-2293\)](https://www.ijbes.com)

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Editorial Office at Bussecon <editor@bussecon.com> to Dessy

Sun, Dec 31, 2023, 6:00 PM

You have a new notification from International Journal of Business Ecosystem & Strategy (2687-2293):

The publication fee is due for payment.

Link: <https://www.bussecon.com/ojs/index.php/ijbes/payment/pay/245>

Prof. Dr. Cemal Zehir

International Journal of Business Ecosystem & Strategy (2687-2293)

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Prof. Dr. Cemal Zehir <editor@bussecon.com> to Dessy

Dec 31, 2023, 6:00 PM

Dear Dessy Isfianadewi,

I hope this message finds you well. You have been listed as an author on the manuscript submission titled "Microfinance Practices versus Sustainable Welfare" to (\$journalName). We greatly value your contribution to this work.

To confirm your authorship and streamline the publication process, we kindly request that you add your ORCID ID to this submission. You can do this by visiting the following link: https://orcid.org/oauth/authorize?client_id=APP-B9LWZ06RGJXFD4XD&response_type=code&scope=%2Fauthenticate&redirect_uri=https%3A%2F%2Fwww.bussecon.com%2Fois%2Findex.php%2Fijbes%2Foidapi%2Foidverify%3Ftoken%3D32021203f659fa0f6d251a1539893330%26state%3D411

Should you have any questions or need further assistance, please do not hesitate to reach out to me. Your prompt response will be greatly appreciated.

Thank you for your continued collaboration.

Best regards,

{SeditorialContactSignature}

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Editorial Office at Bussecon <editor@bussecon.com> to Dessy

Sun, Dec 31, 2023, 6:00 PM

Dear Dessy Isfanadewi:

We have reached a decision regarding your submission to International Journal of Business Ecosystem & Strategy (2687-2293), "Microfinance Practices versus Sustainable Welfare".

Our decision is to: **Accept the Submission.**

Indexing will start sooner following the release of the issue. We anticipate closing the editorial workflow as soon as we complete the copyediting process of accepted papers. Therefore, making the necessary revisions to your article and sending the 140 USD article processing fee at your earliest convenience is crucial. **We would appreciate it if you send the final version of your paper and the Article Processing Charge until 31 December.**

Full content will be indexed in EbscoHost, Index Copernicus (Journal Master list), the IBSS(International Bibliography of Social Sciences), ProQuest (ABI), ProQuest Social Sciences Database, World Health Organization Database, RePEC, Econpapers, IDEAS, BASE, SCILIT, Dimensions, Scope Database, Google Scholar, Semantic Scholar, EconBIZ, WorldCat, OAI, and Asos Index.

Please kindly find attached the managing editor's requirement list below this email. Requirements are mainly related to the paper's methodology and organization of the text which must be checked. IJBES's editorial office kindly expects you to adopt the required changes according with the journal methodology.

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Following the receipt of the **revised version of your manuscript and the proof of payment**, we will assign a copyeditor to your article. A copyeditor will also manage the *typesetting* process before the final production phase. At this stage, please kindly send the final revised paper and the proof of payment to our editorial office at editor@bussecon.com. We also need a separate Word file listing revisions made by authors.

Please provide full affiliation information (Associate Professor, School of Business, X University, City, Country) and an ORCID ID in your revised paper. If you do not have any ID yet, please visit www.orcid.org

Please note that IJBES is currently under the review process of SCOPUS and WOS. Therefore, please especially pay more attention for

- language check,
- revise your paper as requested and accordingly with journal methodology,
- Check **all references (on paper and bibliography)** that must perfectly fit **APA style**, including DOI numbers. Here is an excellent example of a bibliographic listing.

Klambati, K. (2020). The Levels of Transparency and county service delivery in Kenya. *International Journal of Business Ecosystem and Strategy*, 9(3), 14-25. <https://doi.org/10.20525/ijbs.v9i3.617>

Alternatively, We suggest you consider our new **professional copyediting service** which completes minor revisions for you. Papers submitted to this service are edited based on the structural requirements of the journal. This service includes es revisions of:

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If you request this service, kindly contact the editor. Professional Copyediting service is 100 USD and optional.

IJBES is an open-access journal and requires a 140 USD Article Processing Charge for accepted articles. We would appreciate it if you pay and send your paper's final version at your earliest convenience. **Any quick action would be highly appreciated!** Visa and Mastercard payments are the most secure and cheapest fee transfer method.

Scheduled publication for your paper:

Copyediting process: Immediately upon the receipt of the final paper

Production Process: 31 December

Indexing Process: Sooner following the release of the current issue

We attached the payment options, sample title page, and review reports for your consideration.

Kindly confirm the receipt of this email.

We look forward to hearing from you.

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We look forward to hearing from you.

Best Regards

Umit Hacıoglu, Ph.D.

Professor at IHU

Managing Editor

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Reviewer A:

Dear Editor,

I would like to thank you for assigning this review task. I have completed the review process of the paper "Microfinance Practices versus Sustainable Welfare"

I am pleased to provide positive feedback on this insightful study that delves into the realm of microfinance practices with a specific focus on sustainable community welfare. The research, which concentrates on the Southern region of the Special Region of Yogyakarta, Bantul, is both timely and relevant, addressing a critical issue in the quest for poverty reduction and community empowerment.

The selection of a qualitative approach, employing the case study method, is a strength of this research. By choosing logical and replicative generalizations over statistical ones, the study emphasizes a nuanced understanding of the complexities surrounding microfinance practices. The decision to incorporate multiple cases with diverse characteristics as research informants enhances the study's depth and richness.

The choice of Bantul as the research location due to its high poverty rate demonstrates a targeted and strategic approach. Focusing on maximum treatment in an area with significant challenges adds a layer of real-world applicability to the findings. The thoroughness of the data collection methods, including interviews, observations, and documentation, underscores the commitment to maintaining the validity and reliability of the gathered information.

The integration of data triangulation to test the validity of the data is a commendable methodological choice. This approach enhances the robustness of the research findings by cross-verifying information through multiple sources and methods. The two-stage data analysis process involving descriptive analysis and within-case analysis is systematic and ensures a comprehensive exploration of the subject matter.

The research results, as outlined, provide valuable insights into the positive impact of microfinance practices facilitated through Sharia Microfinance Institutions (SMFI). Beyond the provision of accessible financing facilities, SMFI's commitment to business development training for MSMEs is a noteworthy contribution. This dual focus on financial support and skill enhancement aligns with the broader goal of not only elevating individual businesses but also fostering community welfare.

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In conclusion, this research significantly contributes to the understanding of microfinance's role in community empowerment and poverty reduction. The emphasis on sustainable prosperity, the reduction of regional inequalities, and the bridging of income gaps within communities positions this study as a valuable resource for policymakers, practitioners, and researchers alike. I commend the authors for their thorough and impactful exploration of this critical subject.

Recommendation:

I recommend publishing this work!

Recommendation: Accept Submission

[International Journal of Business Ecosystem & Strategy \(2687-2293\)](#)

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Dr. Dessy Isfianadewi, M.M. <dessey.isfianadewi@uii.ac.id> to editor Dec 31, 2023, 7:37 PM

Thank you for your email.
Hereby I'm sending the final revised of my paper, including listing of revision by author and the proof of payment.

I look forward to hearing from you soon

Best Regards,
Dr. Dessy Isfianadewi
Associate Professor
Department of Management
Faculty of Business and Economics
Universitas Islam Indonesia

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Editorial Office at Bussecon <editor@bussecon.com> to Dessy Sun, Dec 31, 2023, 8:25 PM

Dear Dessy Isfianadewi,

I am pleased to inform you that the editing of your submission, "Microfinance Practices versus Sustainable Welfare," has been successfully completed. We have reviewed the content thoroughly, and it is now ready for production.

Submission Details:

- Submission Title: Microfinance Practices versus Sustainable Welfare
- Author Name: Dessy Isfianadewi
- Submission URL: <https://www.bussecon.com/ojs/index.php/ijbes/authorDashboard/submission/457>

Thank you for your cooperation throughout the editing process. If you have any further questions or concerns, please don't hesitate to reach out.

Best regards,
Umit Hacıoglu, Ph.D.
Professor of Finance at IHU
Managing Editor /IJBES

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Prof. Dr. Cemal Zehir <editor@bussecon.com> to Dessy Dec 31, 2023, 8:26 PM

Dear Dessy Isfanadewi,

You have been listed as an author on a manuscript submission titled "Microfinance practices versus sustainable welfare" to International Journal of Business Ecosystem & Strategy (2687-2293). To confirm your authorship, please add your ORCID id to this submission by visiting the link provided below.

[Register or connect your ORCID ID](#)

[More information about ORCID at International Journal of Business Ecosystem & Strategy \(2687-2293\)](#)

If you have any questions, please contact me.

Prof. Dr. Cemal Zehir

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Congratulations! Your Paper Featured in the October Issue of IJBES External

Ümit Hacıoğlu <umit.hacioglu@ihu.edu.tr> to Cemal Mon, Jan 1, 12:33 AM

Dear Esteemed Authors and Colleagues,

I am thrilled to announce the inclusion of your esteemed paper in the recently released October Issue 5(4), 2023 of the International Journal of Business Ecosystem and Strategy (IJBES). The culmination of your research efforts is now accessible through the following link: <https://bussecon.com/ojs/index.php/ijbes/issue/view/43>

Furthermore, I am pleased to inform you that we have initiated immediate indexing in esteemed platforms such as Index Copernicus (Journal Master List), RePec, EconPapers, and SCILIT. Google Scholar, Semantic, ProQuest ABI/INFORM, IBSS for DHET, and other prominent databases will start indexing your paper sooner.

Furthermore, I would like to inform you that IJBES has been accepted for indexing in the EBSCOHost Database.

Your outstanding contribution to the field is showcased with great pride, and we are confident that your research will capture the attention of scholars worldwide. The robust indexing capabilities of our journal position your work for increased citations and global impact.

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Collaborating with you on this issue has been a truly gratifying experience, and we extend our heartfelt appreciation for your invaluable collaboration.

Looking forward, we encourage you to consider **IJBES** for your future studies, as we eagerly anticipate the prospect of further enriching our journal with your impactful contributions.

Wishing you continued success in your research endeavors!

I wish you also a wonderful and happy new year!

Best Regards,

Prof. Umit Hacıoglu
Professor of Applied Business and Finance
School of Business, Ibn Haldun University
Managing Editor **IJBES**
Istanbul, Turkey

Bu e-posta ve ekleri, e-postada gönderildiği belirtilen kişi/kişilere özel ve gizli olup; 6698 sayılı Kişisel Verilerin Korunması Kanunu ve 25 Mayıs 2018 tarihli Avrupa Birliği Genel Veri Koruma Tüzüğü ("GDPR") kapsamında kişisel veriler içerebilmektedir. Bu e-posta ve eklerinin tarafınıza gönderim amacı ile orantılı olarak kullanılması kanuni bir zorunluluktur. E-postanın içermekte olduğu kişisel veriler, gönderim amacı dışında kullanılamaz, çoğaltılamaz, arşivlenemez, ilgili kişinin veya T.C. Ibn Haldun Üniversitesi'nin onayı olmaksızın üçüncü kişilere aktarılamaz. Kişisel verilerin gönderim amacı gerçekleştiğinde yasal süreler...

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Dear Dessy

Thank you for the payment. We have already published your paper. Find attached a LOA

Please keep IJBES in your mind for your future studies.

Best Regards

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