

Corresponding Author: International Journal of Research in Business and Social Science (IJRBS)

The screenshot shows a Gmail interface with a search bar containing 'editor@ssbfnet.com'. The email list on the left includes 'Inbox' (8,165), 'Starred', 'Snoozed', 'Sent', and 'Drafts' (49). The selected email is from 'Umit Hacioglu' to 'Dessy', dated 'Jan 28, 2024, 10:15 AM'. The email content includes a thank you message, a submission URL, and a list of confirmed points during submission.

[ijrbs] Submission Acknowledgement External Inbox x

Umit Hacioglu
to Dessy

Jan 28, 2024, 10:15 AM

Dear Dessy Isfianadewi:

Thank you for submitting the manuscript, "The Role of Sharia Microfinance Institutions in Developing MSMEs" to International Journal of Research in Business and Social Science (2147- 4478). 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://www.ssbfnet.com/ojs/index.php/ijrbs/authorDashboard/submission/3188>
Username: isfianadewi

The following points were confirmed during submission:

1. IJRBS is an open-access journal with publishing fees of 180.00 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

This screenshot shows the bottom portion of the same email. It includes the text '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.' Below this is a contact information line for Umit Hacioglu and a link to the journal website. At the bottom, there are three buttons: 'Thank you for the information.', 'Yes, I confirm.', and 'Thank you for your response.', followed by 'Reply' and 'Forward' buttons.

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, please contact me. Thank you for considering this journal as a venue for your work.

Umit Hacioglu

[International Journal of Research in Business and Social Science \(2147- 4478\)](https://www.ssbfnet.com/ojs/index.php/ijrbs/authorDashboard/submission/3188)

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Umit Hacioglu to Dessy
Sat, Feb 3, 8:44 PM

Dear Dessy Isfanadewi,

You have been listed as an author on a manuscript submission titled "The Role of Sharia Microfinance Institutions in Developing MSMEs" to International Journal of Research in Business and Social Science (2147- 4478). To confirm your authorship, please add your ORCID id to this submission by visiting the link provided below.

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[More information about ORCID at International Journal of Research in Business and Social Science \(2147- 4478\)](#)

If you have any questions, please contact me.

Umit Hacioglu

[International Journal of Research in Business and Social Science \(2147- 4478\)](#)

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Editorial Office at SSBFNET to Dessy
Sat, Feb 3, 8:44 PM

You have a new notification from International Journal of Research in Business and Social Science (2147- 4478):

The publication fee is due for payment.

Link: <https://www.ssbfn.com/ojs/index.php/ijrbs/payment/pay/3669>

Umit Hacioglu

[International Journal of Research in Business and Social Science \(2147- 4478\)](#)

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Editorial Office at SSBFNET to Dessy

Sat, Feb 3, 8:44 PM

Dear Dessy Isfanadewi:

On behalf of the editorial board, it is our pleasure to announce that we have reached a decision regarding your submission to International Journal of Research in Business and Social Science (2147- 4478), "The Role of Sharia Microfinance Institutions in Developing MSMEs".

Our decision is to: Accept the Submission. We will start the copyediting process of the paper ASAP following the receipt of the final paper in the journal format and Proof of Payment! Any quick action would be highly appreciated!

We congratulate you on this achievement and extend our gratitude for choosing IJRBS as the platform to share your valuable research.

To ensure timely publication in the forthcoming issue and proceed with the indexing process, we kindly request your cooperation in completing the necessary revisions to your article. Additionally, the Article Processing Fee (APC) of 180.00 USD must be settled at your earliest convenience, preferably by 7 February 2024 (Extended).

Rest assured that swift action from your end will be highly appreciated, and it will expedite the editorial workflow, allowing us to include your paper in the upcoming issue.

We are pleased to share that the full content of the journal, including your paper, will be registered and indexed in various reputable databases, such as the IBSS, Index Copernicus (Journals Master List), ProQuest, ProQuest(ABI/INFORM), ProQuest Business Premium Collection, ProQuest's Social Sciences Database, EBSCO, W.H.O. Database, Core, Ulrich's, Mendeley, RePEc, EconPapers, IDEAS, BASE, EDIRC, Dimensions, Scope Database, Scilit, Sherpa Romeo, Google Scholar, Semantic Scholar, JTOCs, DRJI, EconBiz, WorldCat, EuroPub, Asos Index, OAI, OAJI, Rice Bibliography, AqEcon, and WAICENTO. Furthermore, IJRBS has been selected to be indexed in the IBSS (International Bibliography of the Social Sciences) and Social Sciences Database as a

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We are pleased to share that the full content of the journal, including your paper, will be registered and indexed in various reputable databases, such as the IBSS, Index Copernicus (Journals Master List), ProQuest, ProQuest(ABI/INFORM), ProQuest Business Premium Collection, ProQuest's Social Sciences Database, EBSCO, W.H.O. Database, Core, Ulrich's, Mendeley, RePEc, EconPapers, IDEAS, BASE, EDIRC, Dimensions, Scope Database, Scilit, Sherpa Romeo, Google Scholar, Semantic Scholar, JTOCs, DRJI, EconBiz, WorldCat, EuroPub, Asos Index, OAI, OAJI, Rice Bibliography, AqEcon, and WAICENTO. Furthermore, IJRBS has been selected to be indexed in the IBSS (International Bibliography of the Social Sciences) and Social Sciences Database as a criterion for DHET accreditation for the forthcoming years, enhancing its prestige and impact.

A unique DOI number will be assigned to your article by CrossRef, facilitating easy identification in scholarly networks. Your paper will be closely monitored via Mendeley and Elsevier.

Please find attached the list of requirements related to the methodology and organization of your paper. We kindly request you to adhere to the journal methodology and implement the requested changes promptly.

Upon receiving the revised version of your manuscript and the proof of payment, we will assign a dedicated copyeditor to your article. The copyeditor will ensure the final production phase proceeds smoothly. Please submit the final revised paper and the proof of payment to our editorial office at editor@ssbfnct.com. Additionally, provide a separate Word file detailing the revisions made by the authors.

In your revised paper, kindly include full affiliation information (e.g., Associate Professor, School of Business, X University, City, Country) and an [ORCID ID](https://orcid.org). If you don't have an ORCID ID yet, please visit [www.orcid.org](https://orcid.org).

As you prepare the revised manuscript, pay special attention to the language, ensure compliance with [the journal methodology](#) and [the New Journal Template](#), and provide author contributions and funding information in the format specified on the title page.

Furthermore, thoroughly check all references (in-text and bibliography) to ensure they perfectly follow [the APA referencing style](#), including DOI numbers. The following format serves as an excellent example:

Kiambati, K. (2022). The Levels of Transparency and County Service Delivery in Kenya. International Journal of Research in Business and Social Science, 11(1), 14-25. <https://doi.org/10.20525/ijrbs.v9i3.617>

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To further streamline the process, we offer a new [professional copyediting service](#), which includes minor revisions to ensure your paper aligns with the journal's structural requirements. This optional service covers language checks for the title, abstract, introduction, and conclusions, punctuation errors, text organization according to the journal's methodology, tables and figures, formulas, titles and subtitles, page formatting, and APA style referencing with DOI numbers. If you wish to avail this service, kindly contact the editor at editor@ssbfnct.com. The fee for this service is 100 USD.

As an open-access journal, IJRBS requires the Article Processing Charge of 180.00 USD for accepted articles. We kindly request that you settle the APC and submit the final version of your paper at your earliest convenience to align with the forthcoming issue deadline of **07 February (extended deadline)**.

Visa and Mastercard payments are the recommended and secure methods for fee transfer.

The scheduled timeline for the publication of your paper is as follows:

Copyediting process: 21 January-07 February
Production process: 01-07 February
Release of forthcoming Issue: 07-14 February (+/- a week)
Indexing process: Immediately following the release of the final issue.

Attached to this email, you will find the payment options, sample title page, and review reports for your reference.

Please ensure to clear your browser history and cookies if you encounter any login problems.

Kindly acknowledge the receipt of this email.

We eagerly anticipate your prompt action and look forward to publishing your outstanding research in IJRBS.

Best Regards,
Umit Hacioglu, Ph.D.

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Best Regards,

Umit Hacioglu, Ph.D.
Professor of Finance at IHU
Managing Editor/SSBF
Center for Strategic Studies in Business and Finance
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Reviewer A:
Dear Prof. Zehir, Editor of IJRBS,

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Reviewer A:

Dear Prof. Zehir, Editor of IJRBS,

Thank you very much for providing this opportunity to review this paper entitled "The Role of Sharia Microfinance Institutions in Developing MSMEs".

I have completed my review task on three focal points:

- 1- Originality
- 2- its suitability with methodology and structural requirements of the journal
- 3- contribution and research depth

My review proved that this paper is an original research paper that fits the journal requirements.

Title Describes the article and researcher's main approach to the question

This study delves into the current conditions and pivotal role played by Sharia microfinance institutions in fostering the development of Micro, Small, and Medium Enterprises (MSMEs). Recognizing the need for financial services among low-income groups and underserved entrepreneurs, the research investigates the effectiveness of Sharia microfinance institutions in providing loans and empowering MSMEs. Employing a qualitative approach with a case study method, the research selects three Sharia microfinance institutions and examines sixteen MSME cases in the Southern region of the Special Region of Yogyakarta, Gunungkidul, and Kulonprogo. Through interviews, observation, and documentation, the study aims to highlight the transformative impact of easy access to

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This study delves into the current conditions and pivotal role played by Sharia microfinance institutions in fostering the development of Micro, Small, and Medium Enterprises (MSMEs). Recognizing the need for financial services among low-income groups and underserved entrepreneurs, the research investigates the effectiveness of Sharia microfinance institutions in providing loans and empowering MSMEs. Employing a qualitative approach with a case study method, the research selects three Sharia microfinance institutions and examines sixteen MSME cases in the Southern region of the Special Region of Yogyakarta, Gunungkidul, and Kulonprogo. Through interviews, observation, and documentation, the study aims to highlight the transformative impact of easy access to capital on MSMEs, emphasizing the role of Sharia microfinance institutions in providing not just funding but also education, supervision, and guidance for entrepreneurial success. The findings underscore the potential for economic stability, increased business income, and community empowerment through easy access to capital, contributing to the development of a creative economy industry rooted in entrepreneurship and global competitiveness.

Key Points:

1. Access to Capital: The research explores the promise of easy access to capital as a transformative tool for improving MSME business development, particularly among low-income groups and underserved entrepreneurs.
2. Sharia Microfinance Institutions: The study evaluates the effectiveness, supervision, and guidance provided by Sharia microfinance institutions in supporting MSMEs, emphasizing their role in economic empowerment.
3. Data Collection Methods: Employing interviews, observation, and documentation, the research ensures a comprehensive understanding of the dynamics between Sharia microfinance institutions and MSMEs.
4. Data Triangulation: The study employs data triangulation to enhance the validity and reliability of the findings, ensuring a robust and well-supported analysis.
5. Case Analysis: The research employs a case study method with a qualitative approach, allowing for in-depth insights into the experiences of three Sharia microfinance institutions and sixteen MSMEs.
6. Empowering the Community: The findings highlight the potential for economic stability, increased business income, and community empowerment through the combined efforts of Sharia microfinance institutions and MSMEs.

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6. Empowering the Community: The findings highlight the potential for economic stability, increased business income, and community empowerment through the combined efforts of Sharia microfinance institutions and MSMEs.

This research contributes valuable insights to the understanding of the role of Sharia microfinance institutions in fostering economic development, particularly through the lens of MSME empowerment. The study's focus on access to capital, educational support, and community engagement provides a holistic perspective on the transformative impact of Sharia microfinance on entrepreneurial success and economic stability.

Recommendation:

I suggest publishing this paper!

Recommendation: Accept Submission

International Journal of Research in Business and Social Science (2147-4478)

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Dr. Dessy Isfianadewi, M.M. <dessy.isfianadewi@uii.ac.id>
to Umit, Editorial

Feb 5, 2024, 9:49 PM

Dear Umit,
Thank you for your email.
I'm sending the final revision of my paper, including a list of revisions by the 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 IJRBS
to M.M.

Fri, Feb 9, 3:51 PM

Dear Dr. Dessy,

I hope this email finds you well.

I confirm the receipt of the final paper and PoP.

Find attached a LoA

Best Regards

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[ijrbs] Editing Completed for "The Role of Sharia Microfinance Institutions in Developing MSMEs"

Editorial Office at SSBFNET to Dessy

Sat, Feb 17, 1:25 PM (2 days ago)

Dear Dessy Isfianadewi,

I am pleased to inform you that the editing of your submission, "The Role of Sharia Microfinance Institutions in Developing MSMEs," has been successfully completed. We have reviewed the content thoroughly, and it is now ready for production.

Submission Details:

- Submission Title: The Role of Sharia Microfinance Institutions in Developing MSMEs
- Author Name: Dessy Isfianadewi
- Submission URL: <https://www.ssbfn.com/ojs/index.php/ijrbs/authorDashboard/submission/3188>

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/IJRBS

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Umit Hacıoglu to Dessy Sat, Feb 17, 1:25 PM (2 days ago)

Dear Dessy Isfanadewi,

You have been listed as an author on a manuscript submission titled "The role of sharia microfinance institutions in developing MSMEs" to International Journal of Research in Business and Social Science (2147- 4478). To confirm your authorship, please add your ORCID id to this submission by visiting the link provided below.

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If you have any questions, please contact me.

Umit Hacıoglu

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Announcement: Publication of Your Paper in the January Issue of IJRBS External

IJRBS Research in Business and Social Science to Sun, Feb 18, 11:42 PM (15 hours ago)

Dear Respected Authors and Colleagues,

I am delighted to share with you the exciting news that the International Journal of Research in Business and Social Science (IJRBS) has recently released its January issue, featuring your esteemed paper. You can access the published work by following this link: <https://www.ssbfniet.com/ojs/index.php/ijrbs/index>

We take great pleasure in showcasing your exceptional contribution to the field, and we believe that your research will garner attention from researchers worldwide, potentially receiving increased citations through the reach and visibility afforded by our journal and its robust indexing capabilities.

Working with you on this issue has been a gratifying experience for us, and we extend our sincere appreciation for your valuable collaboration.

As we move forward, we hope you will consider IJRBS for your future studies, and we look forward to the prospect of further enriching our journal with your impactful contributions.

Best Regards,

Prof. Umit Hacıoglu
Professor of Applied Business and Finance

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