

BUKTI KORESPONDENSI

JOURNAL OF ASIAN FINANCE, ECONOMICS AND BUSINESS

(VOL. 6 (2) 2019)

Judul Artikel :

“Response on New Credit Program In Indonesia: An Asymmetric Information Perspective”

Penulis :

1. Rudi Purwono

2. Ris Yuwono Yudo Nugroho

3. M. Khoerul Mubin (Corresponding Author)

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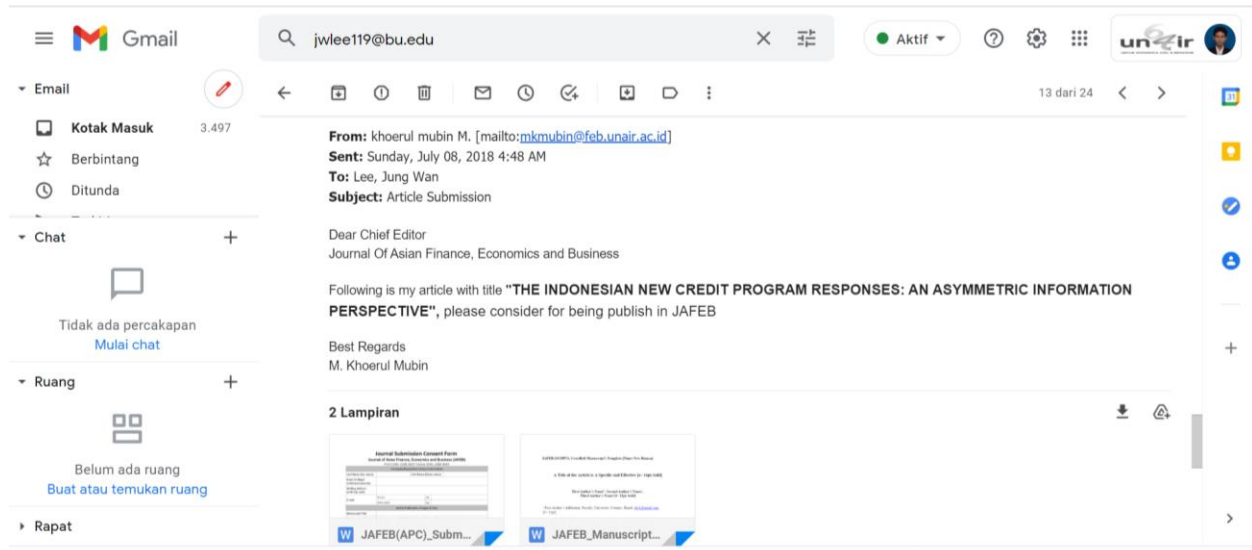
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PURWONO, Rudi;NUGROHO, Ri Yuwono Yudi;MUBIN, M. Khoerul 33
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1. Article Submission

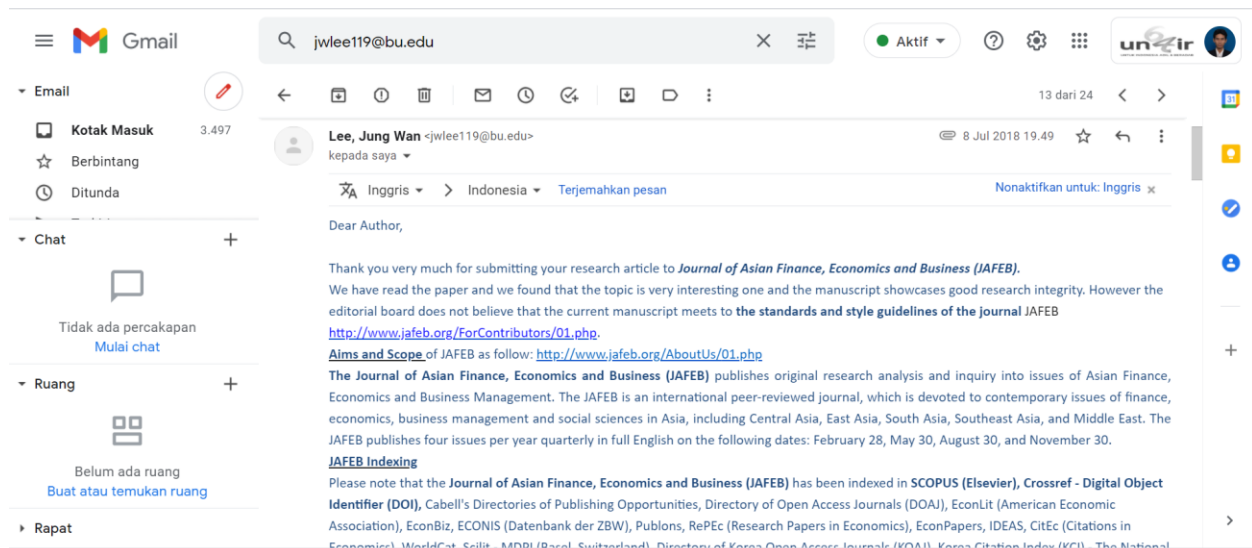
Submission awal dan submission revisi oleh Penulis dilakukan melalui email

#8 Juli 2018

Submission kepada Editor Jurnal



Konfirmasi submission dari Editor Jurnal



2. Review Article Process

#8 Juli 2018

Review dari Editor dan Reviewer

The screenshot shows a Gmail interface with a search bar containing 'jwlee119@bu.edu'. The left sidebar shows the 'Email' section with 'Kotak Masuk' (3,497), 'Berbintang', and 'Ditunda'. The main content area displays an email with the subject 'Checklist of Manuscript and Submission'. The email body contains the following text:

Checklist of Manuscript and Submission

Please note that **Editorial Board of the journal will be very selective**, accepting only the articles on the basis of **scholarly merit, research significance, research integrity and compliance with the journal style guidelines (APA)**. In particular, the following must be addressed and met the requirements and guidelines:

- 1. Publication Ethics and Publication Malpractice**
The journal is committed to upholding the highest standards of publication ethics and takes all possible measures against any publication malpractices. All authors submitting their works to the journal for publication as original articles attest that the submitted works represent their authors' contributions and have not been copied or plagiarized in whole or in part from other works. **The authors acknowledge that they have disclosed all and any actual or potential conflicts of interest with their work or partial benefits associated with it.**
- 2. Word Count**
While no maximum length for manuscripts is prescribed, authors are encouraged to write concisely. As a guide, **short communications** should be between **3000 – 4000 words** and **regular articles** should be between **5,000 - 7,000 words** in length. However, **Full paper should be no longer than 30 pages and no more than 8000 words in total with all inclusive.**
- 3. Tables and Figures**
Number tables consecutively in accordance with their appearance in the text. Place footnotes to tables below the table body and indicate them with superscript lowercase letters. Avoid vertical rules. Be sparing in the use of tables and ensure that the data presented in tables do not duplicate results described elsewhere in the article. A paper in JAFEB from now on may include **a maximum of eight (8) tables and figures in total.**
- 4. Citation and Reference Style Guides**
Per JAFEB's "Citation and Reference Style Guides" authors are expected to adhere to the guidelines of **APA (American Psychological Association)**.

The screenshot continues the email content from the previous block:

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Per JAFEB's "Citation and Reference Style Guides" authors are expected to adhere to the guidelines of **APA (American Psychological Association)**. Please provide full information of publications complying with the APA reference style. **Please ensure that every reference cited in text is also present in the reference list (and vice versa).**
- 5. Abstract**
A concise and factual abstract is required. **About 200 words** in total are recommended. The abstract should state briefly 1) the purpose of the research, 2) research design and methodology, 3) the principal results, and 4) major conclusions. An abstract is often presented separately from the article, so it must be able to stand alone.
- 6. JEL Classification Code**
Immediately after keywords, provide **3- 5 JEL Classification codes**. These codes will be used for indexing purposes.
- 7. No Footnotes, but Endnotes Acceptable**
JAFEB does not accept Footnotes due to technical problems of online publication. Please convert all footnotes to endnotes, otherwise please incorporate all footnotes into text at its best.

Please resubmit the following two documents for further consideration:

- 1) a **signed Journal Submission Consent Form** (see attached),
- 2) a **revised manuscript** in an MS-Word document (Please make best use of the attached template) **July 15, 2018 at the latest for further consideration.**

Thank you for supporting the journal.

#25 November 2018

Submission Artikel yang telah direvisi sesuai permintaan Editor dan reviewer

The screenshot shows an email interface with a search bar containing 'jwlee119@bu.edu'. The left sidebar shows 'Email' with 'Kotak Masuk' (3,497), 'Berbintang', and 'Ditunda'. Below are 'Chat' and 'Ruang' sections. The main content area shows an email from 'khoerul mubin M. <mkmubin@feb.unair.ac.id>' to 'jwlee119@bu.edu' on 25 Nov 2018 06.08. The email text reads: 'Dear Mr Lee', 'please find attached the Revised version of my manuscript, hopefully this has consistently fit the author guidelines', and 'Regards Mubin'. Two attachments are listed: 'Title Page_Ris.docx' and 'Main Page_Respon...'.

#27 November 2018

Permintaan revisi kedua dari Editor Jurnal

The screenshot shows an email interface with a search bar containing 'jwlee119@bu.edu'. The left sidebar shows 'Email' with 'Kotak Masuk' (3,497), 'Berbintang', and 'Ditunda'. Below are 'Chat' and 'Ruang' sections. The main content area shows an email from 'Lee, Jung Wan <jwlee119@bu.edu>' to 'jwlee119@bu.edu' on 27 Nov 2018 04.05. The email title is 'Decision of Editor JAFEB RE: Article Submission JAFEB'. The text reads: 'Dear Author,', 'Thank you very much for submitting your research article to *Journal of Asian Finance, Economics and Business (JAFEB)*. We have read the paper and we found that the topic is very interesting one and the manuscript showcases commendable research integrity. However the editorial board does not believe that the current manuscript meets the standards and style guidelines of the journal <http://www.jafeb.org/ForContributors/01.php>. Upcoming Publication and JAFEB indexed in 2018: Please note that the *Journal of Asian Finance, Economics and Business (JAFEB)* has been indexed in Clarivate Analytics' Web of Science Emerging Sources Citation Index(ESCI), for coverage in Web of Science Core Collection, and Web of Science Master Journal List, and Elsevier's SCOPUS for coverage in Elsevier Product(s), starting with 2018 material, which is from Volume 5 Issue 1, February 2018 publication content. That having said, all of 2018 current and 2019 forthcoming issues of JAFEB will be duly indexed and listed in Clarivate Analytics' Web of Science - Emerging Sources Citation Index(ESCI) in Web of Science Core Collection and SCOPUS in Elsevier Products and SCImago Journal Rankings (SJR), and being used for continued evaluation of the journal for inclusion in the Clarivate Analytics' Web of Science - Social Sciences Citation

Gmail interface showing an email from jwlee119@bu.edu. The email content is a "Checklist of Manuscript and Submission" with the following text:

Checklist of Manuscript and Submission
 In particular, the following must be addressed and met the requirements and guidelines:

1. Abstract
 A concise and factual abstract is required. **About 200 words** in total are recommended. **Please extend abstract to reach about 200 words in total for this purpose.** The abstract should state briefly 1) the purpose of the research, 2) research design and methodology, 3) the principal results, and 4) major conclusions. An abstract is often presented separately from the article, so it must be able to stand alone.

2. Tables and Figures
Tables and Figures should be included in the main document, not end of the document, and numbered consecutively in accordance with their appearance in the main document. **Tables must be editable.** Place footnotes to tables below the table body and indicate them with superscript lowercase letters. Avoid vertical rules. Be sparing in the use of tables and ensure that the data presented in tables do not duplicate results described elsewhere in the article. A full paper in JAFEB from now on may include **a maximum of eight (8) tables and figures in total. Please rethink of Appendixes to meet this purpose.**

3. Citation and Reference Style Guides
 Per JAFEB's "Citation and Reference Style Guides" authors are expected to **adhere to the guidelines of APA 6th edition (American Psychological Association).** Please provide full information of publications complying with the APA reference style. **Please ensure that every reference cited in text is also present in the reference list (and vice versa).**
 In particular, all citations in the text should refer to:
Single author: the author's name (without initials, unless there is ambiguity) and the year of publication;
Two authors: list all authors' last names **with "and" in the text or "&" in parentheses** separating the two authors and the year of publication.

#20 Desember 2018

Penyerahan artikel Revisi dari penulis kepada Editor

Gmail interface showing an email from khoerul mubin M. (mkmubin@feb.unair.ac.id) dated 20 Des 2018 14.57. The email content is:

Dear Mr Lee
 Following is the revised version of my paper

Regards

2 Lampiran

Main Page_Respons...
 JAFEB(APC)_Subm...

3. Accepted Journal Publication

#9 Januari 2019

Pemberitahuan dari Editor bahwa artikel sudah **accepted**

Gmail | jwlee119@bu.edu | Aktif

8 dari 20

Lee, Jung Wan <jwlee119@bu.edu>
kepada saya

Rab, 9 Jan 2019 21:58

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

Dear Author,

Thank you for submitting a signed Journal Submission Consent Form and having completed revision of the manuscript meeting an acceptable standard for publication in the *Journal of Asian Finance, Economics and Business* (JAFEB), titled "**Response on New Credit Program in Indonesia: An Asymmetric Information Perspective.**"

Congratulations! The editorial board voted on your revised manuscript in favor of publication and the article has been "**Accepted**" in its **current form** for publication.

From now on your article will be moving forward to the production pipeline so that your article will be published and printed in **JAFEB Volume 6 Issue 1** on the date of **February 28, 2019** at the earliest with DOI information and printed in hard copy [Print ISSN: 2288-4637].

[Your Upcoming Publication and JAFEB indexed in 2018:](#)

As you acknowledged *Journal of Asian Finance, Economics and Business* (JAFEB) has been indexed in **Clarivate Analytics' Web of Science - Emerging Sources Citation Index(ESCI) for coverage in Web of Science Core Collection, and Web of Science Master Journal List** in 2018, and afterwards all content that have been published on JAFEB from February 2015 through November 2018, a total of 139 articles on JAFEB have been completely indexed in **Web of Science Core Collection, and 139 articles on JAFEB for 2015-2018 are now searchable in Web of Science Core Collection.** In addition, *Journal of Asian Finance, Economics and Business* (JAFEB) has been indexed in **Elsevier's SCOPUS** for coverage in

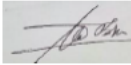
4. Journal Consent Form

#9 Januari 2019

Author menyerahkan form submission consent(include dengan invoice pembayaran Article Processing Charge) bersamaan dengan

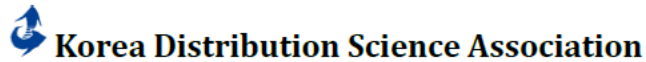
Journal Submission Consent Form

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Job title/Dept./College/Institute/University	Universitas Airlangga		
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5. Receipt confirmation

#7 Februari 2019



RECEIPT

RECEIPT NUMBER: JAFEB-2019v6n1-APC018

DATE OF ISSUE: February 7, 2019, Seoul, South Korea

NAME AND AFFILIATION:

Name: M. Khoerul Mubin

Affiliation: Faculty of Economics and Business, Universitas Airlangga

Address: Jalan Airlangga 4, Surabaya, Jawa Timur, 60286, Indonesia

Corresponding Email: mkmubin@feb.unair.ac.id

DESCRIPTION OF PUBLICATION:

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DESCRIPTION OF PAYMENT:

US Dollar \$500.00 - Article Publication Fee

Total _USD500.00_ (Five Hundred US Dollars Only) _

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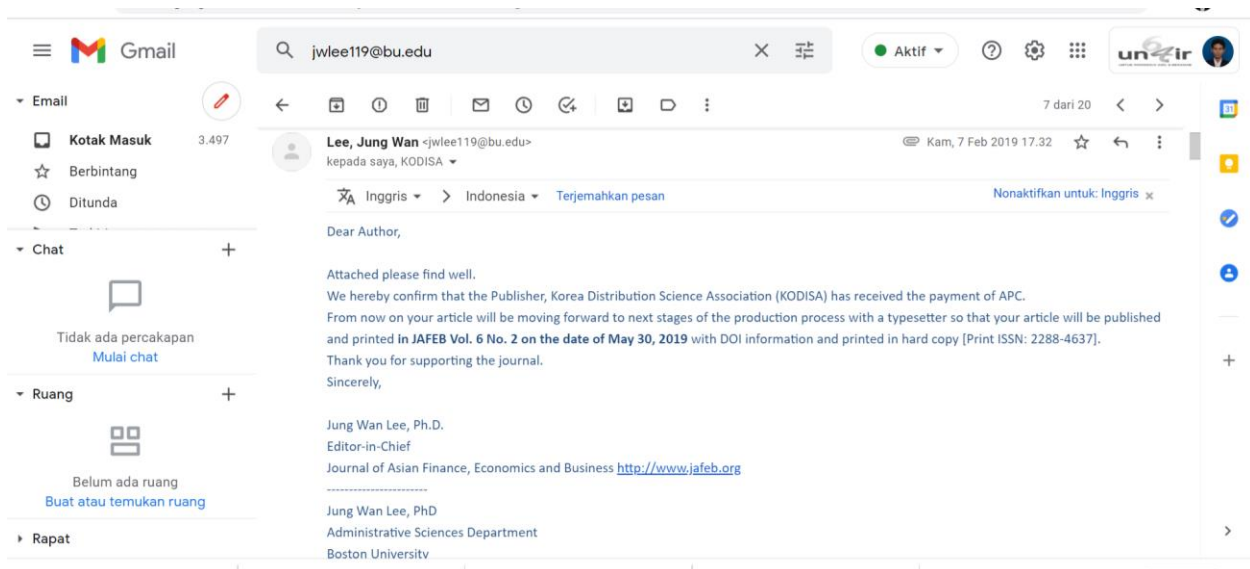
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Pemberitahuan dari Editor bahwa artikel akan publish pada Volume 6 nomer 2, Mei 2019



The image is a screenshot of a Gmail inbox. The search bar at the top shows the email address 'jwlee119@bu.edu'. The left sidebar contains navigation options: 'Email' (3.497), 'Kotak Masuk' (3.497), 'Berbintang', 'Ditunda', 'Chat' (with a plus sign and a message icon), and 'Ruang' (with a plus sign and a grid icon). The main content area displays an email from 'Lee, Jung Wan <jwlee119@bu.edu>' to 'saya, KODISA' on 'Kam, 7 Feb 2019 17.32'. The email body includes a greeting 'Dear Author,' followed by a confirmation of APC payment and a publication schedule for 'JAFEB Vol. 6 No. 2 on the date of May 30, 2019'. The sender's name and affiliation, 'Jung Wan Lee, Ph.D. Editor-in-Chief Journal of Asian Finance, Economics and Business', are listed at the bottom.

Lee, Jung Wan <jwlee119@bu.edu>
kepada saya, KODISA

Dear Author,

Attached please find well.

We hereby confirm that the Publisher, Korea Distribution Science Association (KODISA) has received the payment of APC. From now on your article will be moving forward to next stages of the production process with a typesetter so that your article will be published and printed in **JAFEB Vol. 6 No. 2 on the date of May 30, 2019** with DOI information and printed in hard copy [Print ISSN: 2288-4637]. Thank you for supporting the journal.

Sincerely,

Jung Wan Lee, Ph.D.
Editor-in-Chief
Journal of Asian Finance, Economics and Business <http://www.jafeb.org>

Jung Wan Lee, PhD
Administrative Sciences Department
Boston University