

BUKTI KORESPONDENSI

HELIYON
(VOL. 6 (7) e04472, 2020)



**“BREADTH AND DEPTH OUTREACH OF ISLAMIC
COOPERATIVES: DO SIZE, NON-PERFORMING FINANCE, AND
GRANT MATTER”**

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FAKULTAS EKONOMI DAN BISNIS

UNIVERSITAS AIRLANGGA

SURABAYA

2021

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SUBSTANSI

HELIYON

(VOL. 6 (7) e04472, 2020)

TITLE OF PUBLICATION: “BREADTH AND DEPTH OUTREACH OF ISLAMIC COOPERATIVES: DO SIZE, NON-PERFORMING FINANCE, AND GRANT MATTER”

First Author: Wasiaturrahma

Corresponding Author : Shochrul Rohmatul Ajija

This study aimed to calculate the breadth, depth, and overall outreach score with case studies of several Islamic cooperatives in East Java. Generally, the level of this outreach is not too high, but it continuously showed an increase from 2014 to 2018. Those cooperatives with relatively small assets tend to have high outreach scores. Meanwhile, those with large assets have a lower outreach level. Therefore, this study utilized the Tobit regression analysis in order to investigate the factors that influence outreach score. The results showed that size, non-performing financing (NPF), number of branches, grants, financial leverage, and age have a significant impact on Islamic cooperatives' outreach. An interesting finding is that size has a negative effect. This is in contrast with the spirit to develop cooperatives in Indonesia. Also, a high NPF can significantly decrease the level outreach. Meanwhile, the increase in the number of grants appears to have a positive impact. Thus, through action research since 2012 and FGD on the management of Islamic cooperatives, this study provided an explanation on why these conditions can occur.

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TITLE OF PUBLICATION: “BREADTH AND DEPTH OUTREACH OF ISLAMIC COOPERATIVES: DO SIZE, NON-PERFORMING FINANCE, AND GRANT MATTER”

Corresponding Author : Shochrul Rohmatul Ajija

1. PAPER SUBMISSION

1.1 Lampiran Manuscript Submission melalui Website Heliyon

- Pengiriman artikel melalui OJS dilakukan pada 11 November 2019.
- Dr. Wassiaturrahma sebagai First Author dan Shochrul Rohmatul Ajija sebagai Corresponding Author.
- Berikut merupakan lampiran pengiriman artikel melalui website Heliyon: <https://www.editorialmanager.com/heliyon/default.aspx>

Submissions with an Editorial Office Decision for Author Shochrul Rohmatul Ajija, M.Ed.

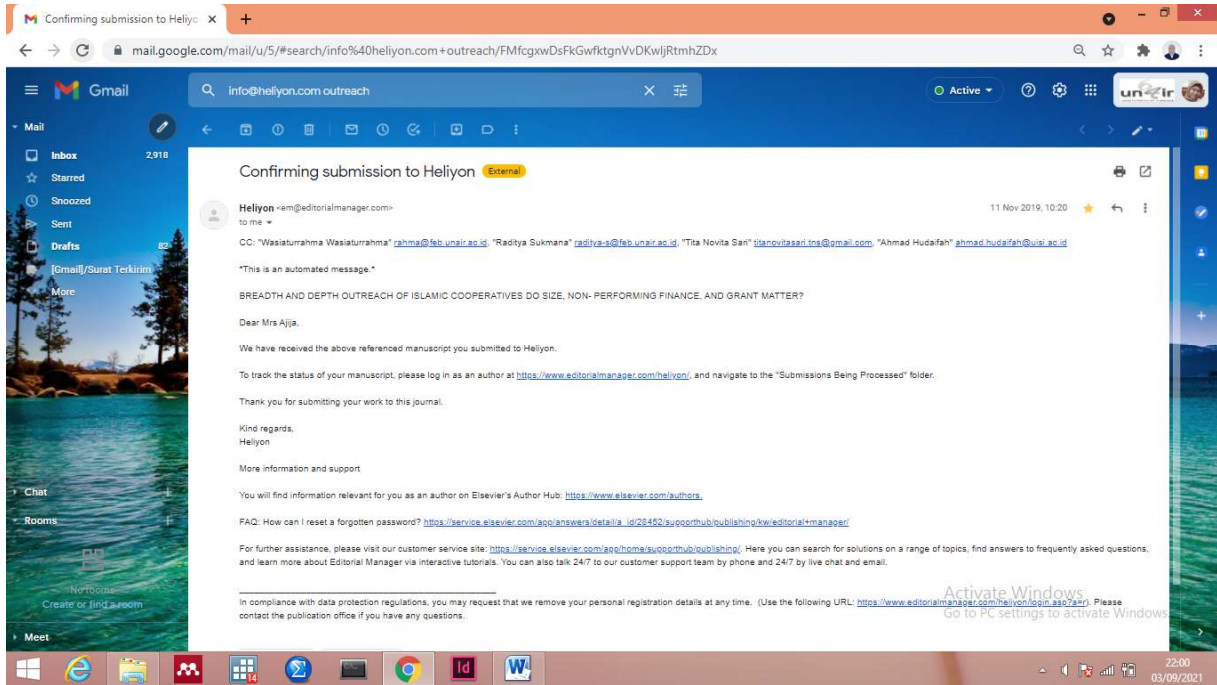
Page: 1 of 1 (5 total completed submissions) Display 10 results per page.

Action	Manuscript Number	Title	Initial Date Submitted	Status Date	Current Status	Date Final Disposition Set	Final Disposition
View Submission View Decision Letter Send E-mail	HELION-D-20-00931	THE EFFECT OF CORRUPTION RATES AND GOVERNMENT OWNERSHIP ON LEVERAGE OF NON-FINANCIAL COMPANIES IN INDONESIA, CHINA, SINGAPORE AND MALAYSIA	Feb 20, 2020	Feb 24, 2020	Completed - Reject	Feb 24, 2020	Reject
View Submission View Decision Letter Send E-mail	HELION-D-21-01635	THE EFFECT OF GDP AND EXCHANGE RATE ON IMPORT OF PHOTOVOLTAIC CELLS IN INDONESIA	Mar 02, 2021	Mar 08, 2021	Completed - Reject	Mar 08, 2021	Reject
View Submission View Decision Letter Publishing Options Send E-mail	HELION-D-21-00053	THE IMPACT OF OPENING THE INDONESIAN TRADE PROMOTION CENTER ON INDONESIAN NON-OIL AND GAS EXPORTS	Jan 04, 2021	Aug 09, 2021	Completed - Accept	Aug 09, 2021	Accept
View Submission View Decision Letter Publishing Options Send E-mail	HELION-D-20-01057	FINANCIAL PERFORMANCE OF RURAL BANKS IN INDONESIA: A TWO-STAGE DEA APPROACH	Feb 26, 2020	Jun 30, 2020	Completed - Accept	Jun 30, 2020	Accept
View Submission View Decision Letter View Attachments Publishing Options Send E-mail	HELION-D-19-02772	BREADTH AND DEPTH OUTREACH OF ISLAMIC COOPERATIVES: DO SIZE, NON-PERFORMING FINANCE, AND GRANT MATTER?	Nov 10, 2019	Jul 13, 2020	Completed - Accept	Jul 13, 2020	Accept

Page: 1 of 1 (5 total completed submissions) Display 10 results per page.

1.2 Lampiran Manuscript Submission Confirmation melalui E-Mail

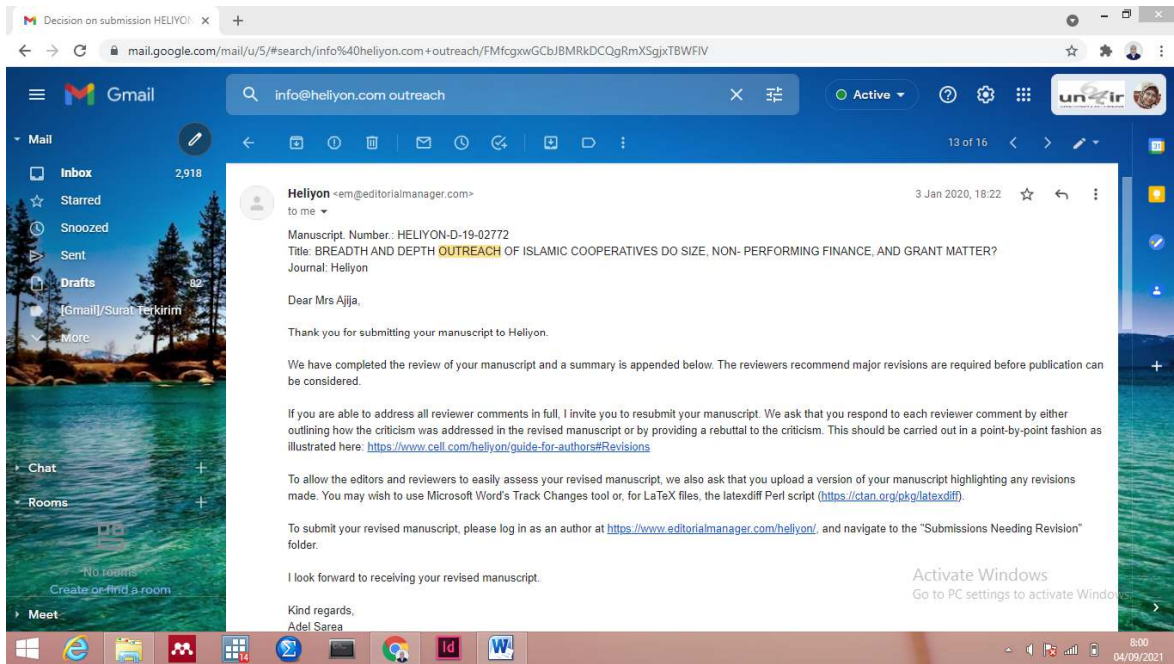
- Setelah pengiriman artikel dilakukan melalui website, editor Heliyon mengirimkan e-mail konfirmasi bahwa artikel telah diterima oleh Heliyon dan akan segera dilakukan proses review.
- Berikut merupakan lampiran e-mail konfirmasi dari Heliyon pada 11 November 2019.



2. REVIEW ARTICLE PROCESS

2.1 Lampiran Manuscript Report Form

Pada 3 Januari 2020 diperoleh email notifikasi bahwa manuskrip diterima dengan perbaikan minor:



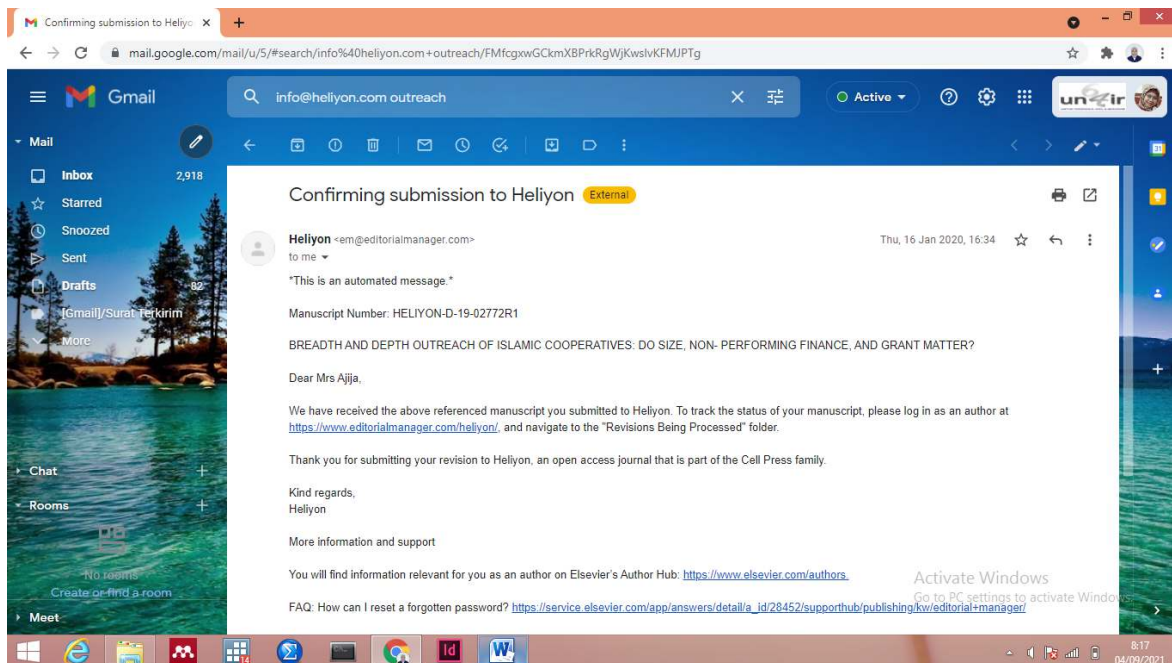
2.2 Lampiran E-Mail Manuscript Review Tahap 1

Komentar dari reviewer tahap 1

REVIWER 1		
No	Revisions from Reviewer	Response and Revisions from Author
1.	<p>Results</p> <p>Since the findings contradict some literature, more data are required to confirm that the present findings are more significant than what the earlier literature have shown.</p>	
REVIWER 2		
No	Revisions from Reviewer	Response and Revisions from Author
1	<p>Introduction:</p> <p>This is study is exploratory in nature as there is no theoretical model that this study uses to justify the investigation for Indonesia. There no evidence that similar model is used in other jurisdictions.</p> <p>The research gap is also not defined, hence this exploratory study should use exploratory factor analysis (EFA) to ensure proper selection of independent variables or constructs.</p>	

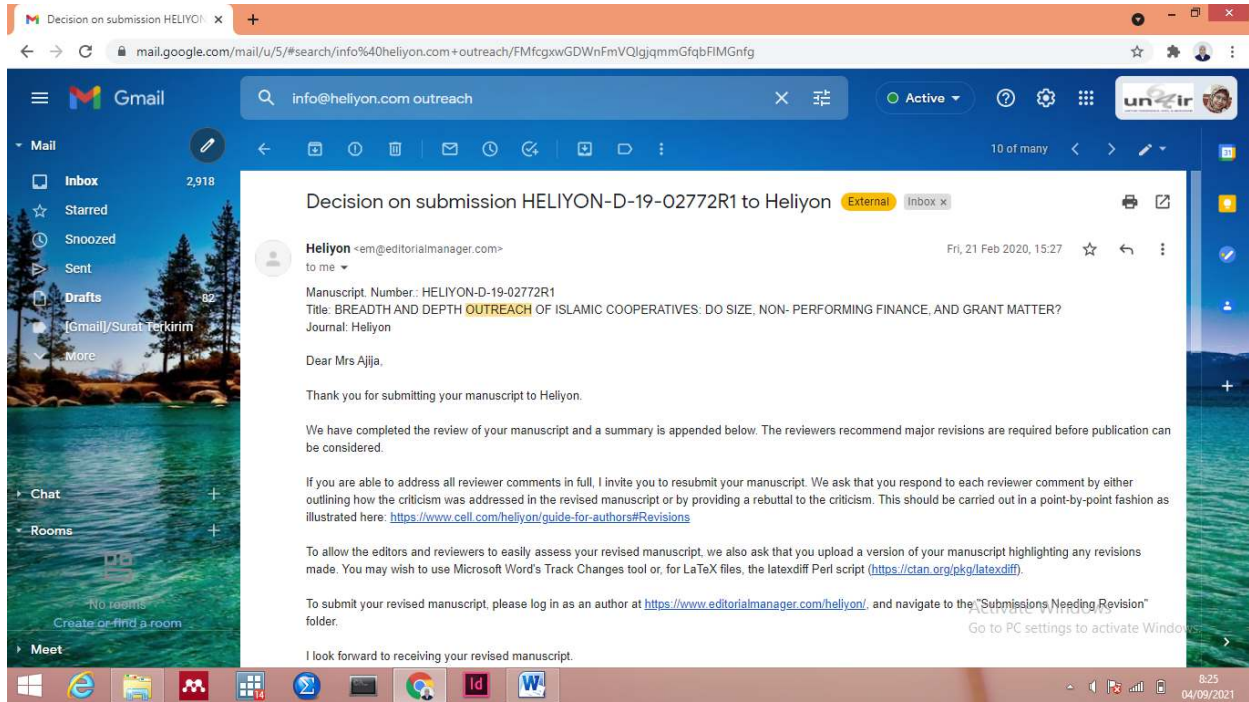
2	<p>Methods:</p> <p>The ad hoc choice of independent variables is a fundamental problem, hence the paper must provide strong justification for their selection.</p> <p>This paper can use SEM AMOS/PLS to better produce a coherent study through properly validation test on the variables used in the study.</p> <p>The paper should explain why it chooses the Tobit regression and not SEM.</p>	
3	<p>Results:</p> <p>The discussion lack support from literatures which could enlighten cross country comparison.</p>	
4	<p>Other comments:</p> <p>The paper made an honest attempt to investigate factors impacting Islamic cooperative outreach in Indonesia. It has successfully measure the Outreach Index which is a novelty itself.</p> <p>A great deal of teamwork is evident in this study.</p> <p>Copy-editing is direly needed to improve the standard on English writing.</p>	

Pada 16 Januari 2020, revisi diunggah melalui website Heliyon dan mendapatkan email notifikasi submission revisi melalui website:



2.3 Lampiran E-Mail Manuscript Review Tahap 2

Pada tanggal 21 Februari 2020 kembali mendapatkan notifikasi email hasil review tahap 2:

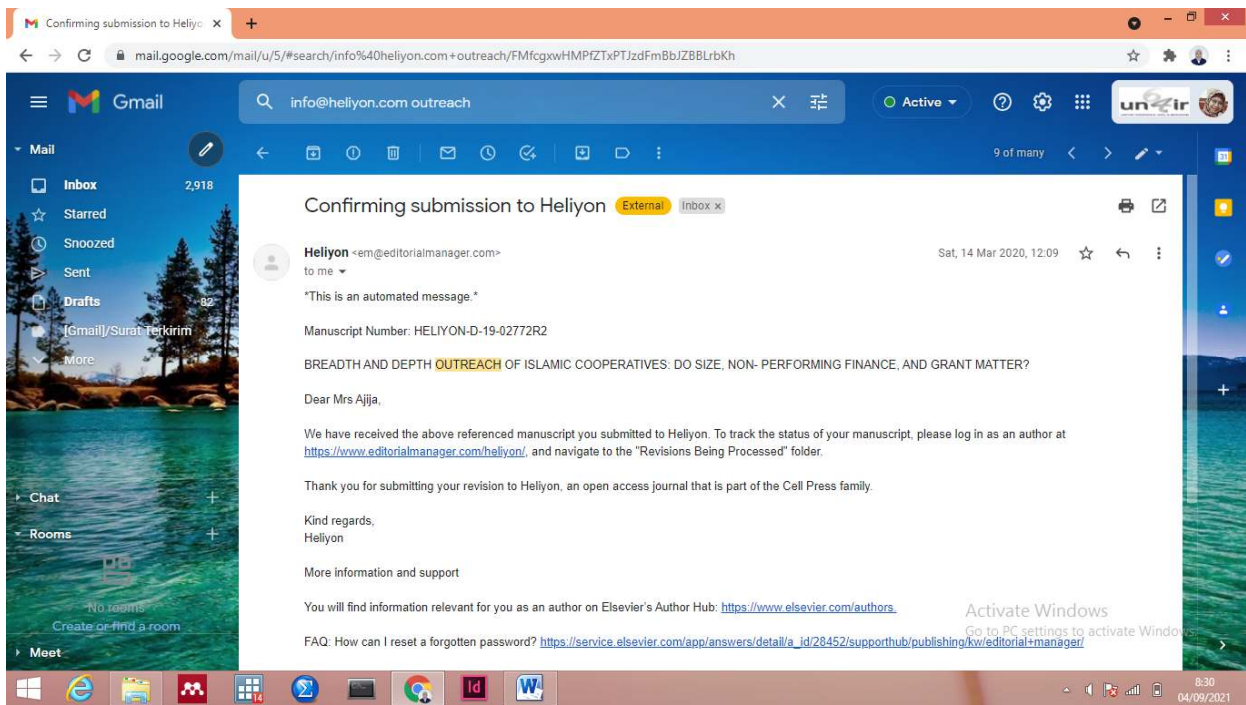


Komentar dari reviewer tahap 2

REVIWER I		
No	Revisions from Reviewer	Response and Revisions from Author
1.	Methods Authors argue that they have used qualitative approach but they have not mentioned the results of interviews. Rather, their results indicate that they have used quantitative approach.	
2.	Results Negative results such as related to age, size etc. should be justified with proper and clear arguments.	
3	Interpretation -	
4	Other comments: Literature review needs to be further improved and updated. Each Hypothesis should be supported by relevant literature. Procedure and tables for computing outreach index values for each firm should be attached in the Appendix.	-
REVIWER 2		
No	Revisions from Reviewer	Response and Revisions

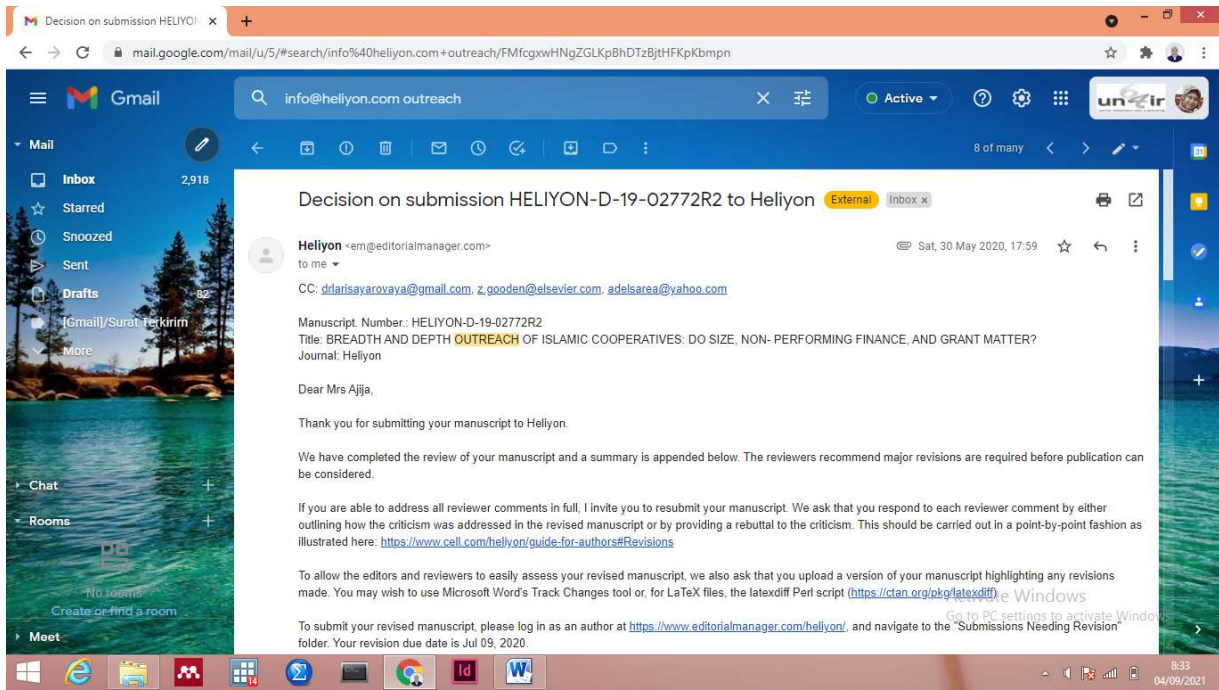
		from Author
1	Methods: -	-
2	Results: -	-
3	Interpretation: -	-
4	Other comments: -	-

Pada tanggal 14Maret 2020 revisi ke-2 diunggah melalui website Heliyon dan mendapatkan notifikasi email:



2.4 Lampiran E-Mail Manuscript Review Tahap 3

Pada tanggal 30 Mei 2020 kembali mendapatkan notifikasi email hasil review tahap 3 yang menyatakan bahwa pada dasarnya artikel ini diterima namun dengan beberapa perbaikan:



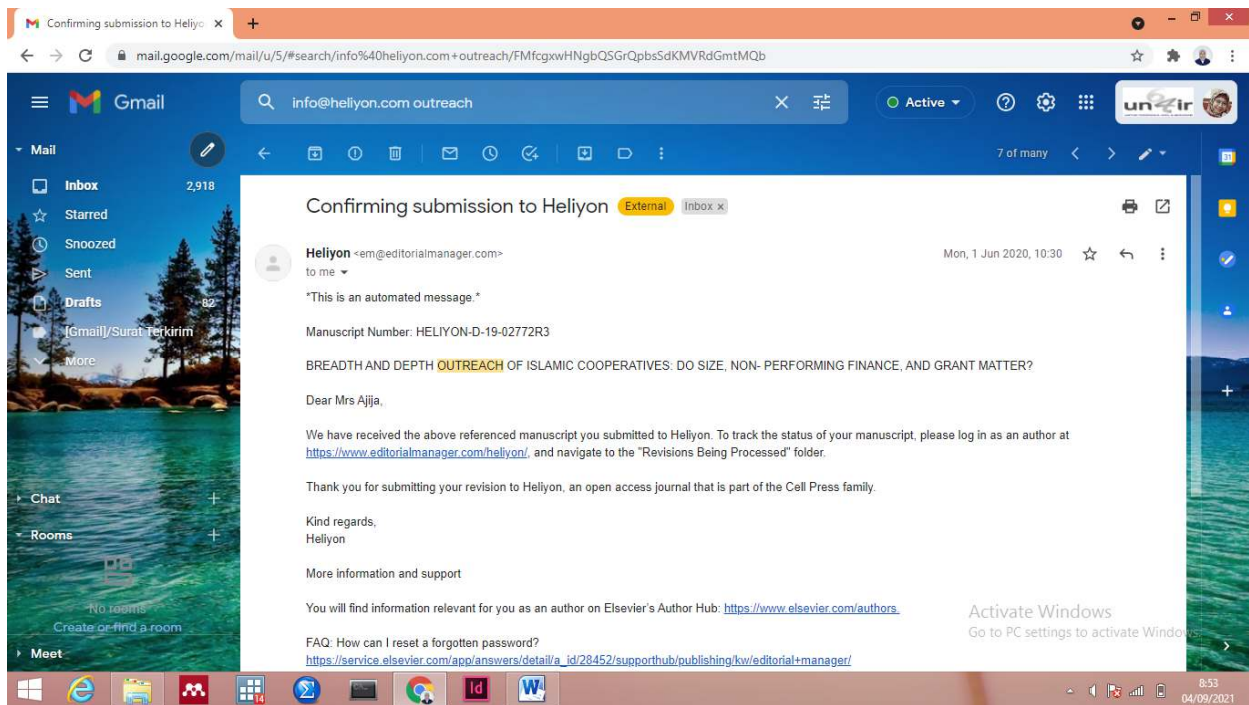
Komentar dari reviewer tahap 3

REVIEWER 1		
No	Revisions from Reviewer	Response and Revisions from Author
1.	Methods -	-
2.	Results -	-
3.	Interpretation -	-
4.	Other comments: -	-
REVIEWER 2		
No	Revisions from Reviewer	Response and Revisions from Author
1.	Methods Authors used appropriate method for the analysis of this study.	-

2.	<p>Results The result of this study is well presented and meaningful.</p>	-
3	<p>Interpretation Interpretation of the findings are appropriate and the authors relate the findings to real world scenario.</p>	-
4	<p>Other comments: Participants in the study are very small.</p>	-
5	<p>General Comments: The article has sufficient information for publication. The discussion is broad and enriching.</p>	
6	<p>Additional Comments: However, the following corrections are required:</p> <ul style="list-style-type: none"> -Paragraph 1 in chapter 1 needs to be re-expressed "a (2018).....9.82 persons across the nation." -References to the following citations are not in the article (missing references): Page 3: Cull et al. 2007; Mersland & Strom 2010; Schreiner, 2002: 594); Page 5: (Ciputrauceo, 2015); Page 6: Schreiner (2002), Quayes, (2012), (Awaworyi and Marr, 2014), Ameer (2016); (Bhatt and Shui-Yan, 2001) Page 8 : Greene (2008); (Gujarati, 1995). Page 9: Full meaning of QS is required Page 12: (Rivai and Arifin, 2010: 784) Page 13: Henock (2015); (Koliswatin, 2017: 62) Page 14: Authors are advised to cite in the following; (Henock, 2019), (Huda et al., 2017) properly. -Furthermore, authors should check highlighted part in the following pages and make necessary corrections; 1, 4, 7, 9, 11, 12, 13, 14 -In page 11, authors should report both the lowest value also: "NPF of 9.16 in KSPPS Mitra Usaha Ideal and 9.1 in BMT MUDA in 2014" and discuss the implication of lowest NPF and highest NPF in relation to the respective I-MFI and the community at large. There is a need for recommendation of future study. -Except from table 1, other tables (table 2-8) are not properly reference in the content of this study. In addition, table 7 is poorly organized. Table 8 needs to well-presented and note is required at the bottom of the table for the meaning of the values in the brackets. -Full name of authors are required in in the following 	

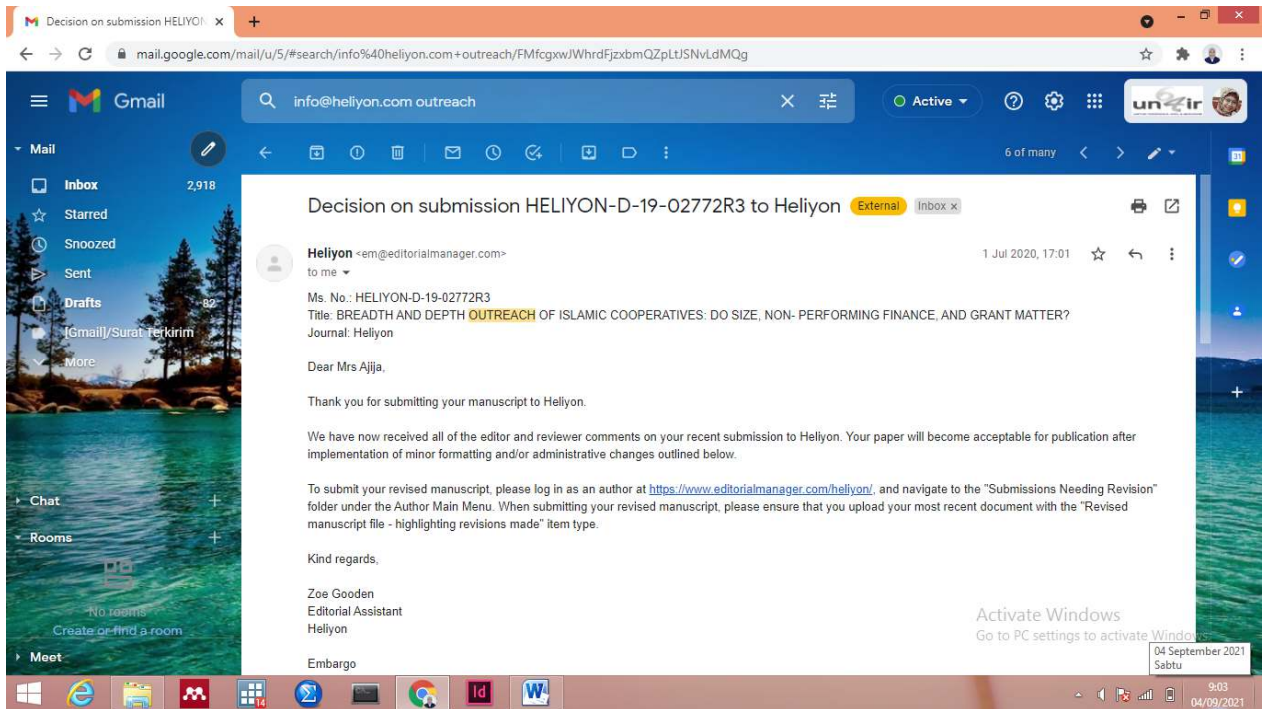
<p>references:</p> <p>Nkundabanyanga, S. K. et al. (2015) 'Financial service outreach correlates: Managerial competence and risk-taking behaviour', <i>International Journal of Social Economics</i>. Emerald Group Publishing Limited, 42(4), pp. 404-420</p> <p>Mulyaningsih, Y. et al. (2017) 'Analisis Jangkauan (Outreach) LKMS bagi Rumah Tangga Miskin Sektor Pertanian di Perdesaan Bogor, Jawa Barat', <i>Jurnal Ilmu Pertanian Indonesia</i>, 20(3), pp. 182-190.</p> <p>Jacobus, E. H. et al. (2018) 'Analisis Faktor-Faktor yang Mempengaruhi Kemiskinan Rumah Tangga di Sulawesi Utara', <i>Jurnal Pembangunan Ekonomi dan Keuangan Daerah</i>, 19(7), pp. 1-16.</p> <p>Huda, N. et al (2017) <i>Keuangan Publik Islami: Pendekatan Teoritis dan Sejarah</i>. Jakarta: Prenada Media.</p>	
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Pada tanggal 1 Juni 2020 revisi ke-3 diunggah melalui website Heliyon dan mendapatkan notifikasi email:



2.5 Lampiran E-Mail Manuscript Review Tahap 4

Pada tanggal 1 Juli 2020 kembali mendapatkan notifikasi email hasil review tahap 4 yang menyatakan bahwa pada dasarnya artikel ini diterima namun dengan beberapa perbaikan:

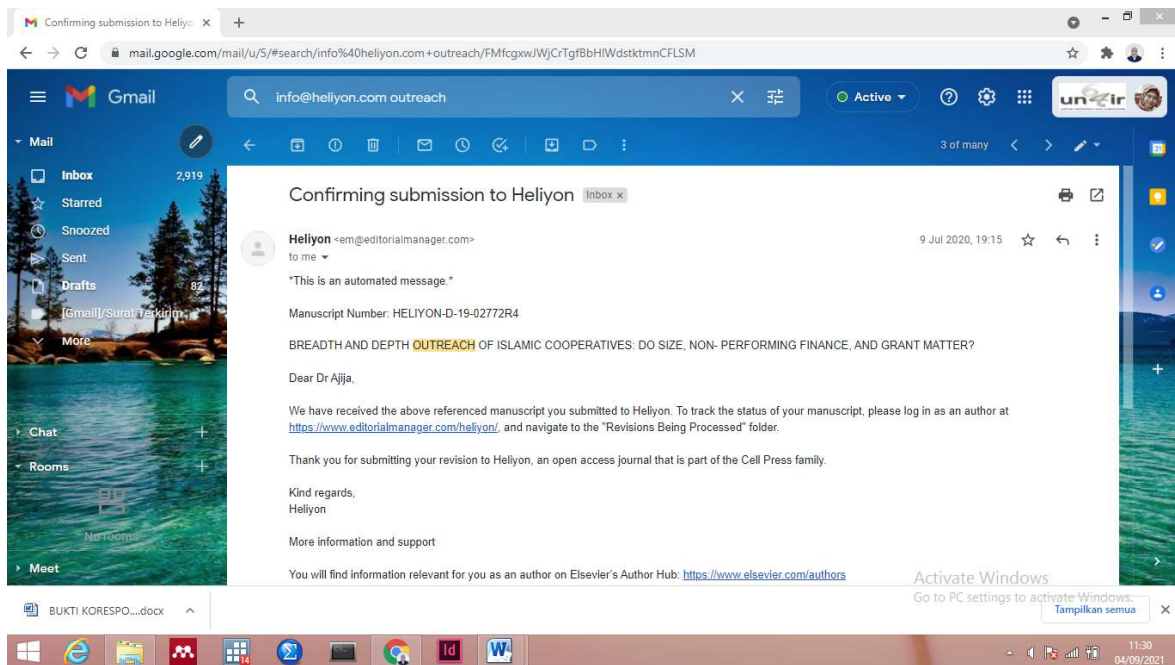


Komentar dari editor dan reviewer tahap 4

REVIEWER I		
No	Revisions from Reviewer	Response and Revisions from Author
1.	Methods Appropriate for the analysis.	-
2	Other comments: 1) Italicized all non-English words e.g. Quran, Zakat, Shariah etc. 2) The authors need to carefully proofread the document. 3) Update all in-text and end of paper references. However, we highly encourage the inclusion of DOIs to ensure references are citable and discoverable. 4) Cross match all references. All in-text references must be supported with end of paper references. Any end of paper references should be excluded which are without in-text references.	-
EDITOR		
No	Revisions from Reviewer	Response and Revisions from Author
1.	I noticed you changed the order of authors during the revisions. Could you please provide us with a signed letter from yourself and all other co-authors agreeing to add a new author, and agreeing to the new order of authors?	

	Currently, it seems author Ahmad Hudaifah only contributed to writing and revising the paper. Please ensure that any co-author with the contribution "Wrote the paper" has also contributed to at least one other numbered section, as drafting of the article is not sufficient contribution to justify authorship in Heliyon.	
2.	Methods Authors used appropriate method for the analysis of this study.	
3.	Results: Well presented and meaningful.	
4.	Interpretation Appropriate	
5.	Other comments: Recommended for publication	

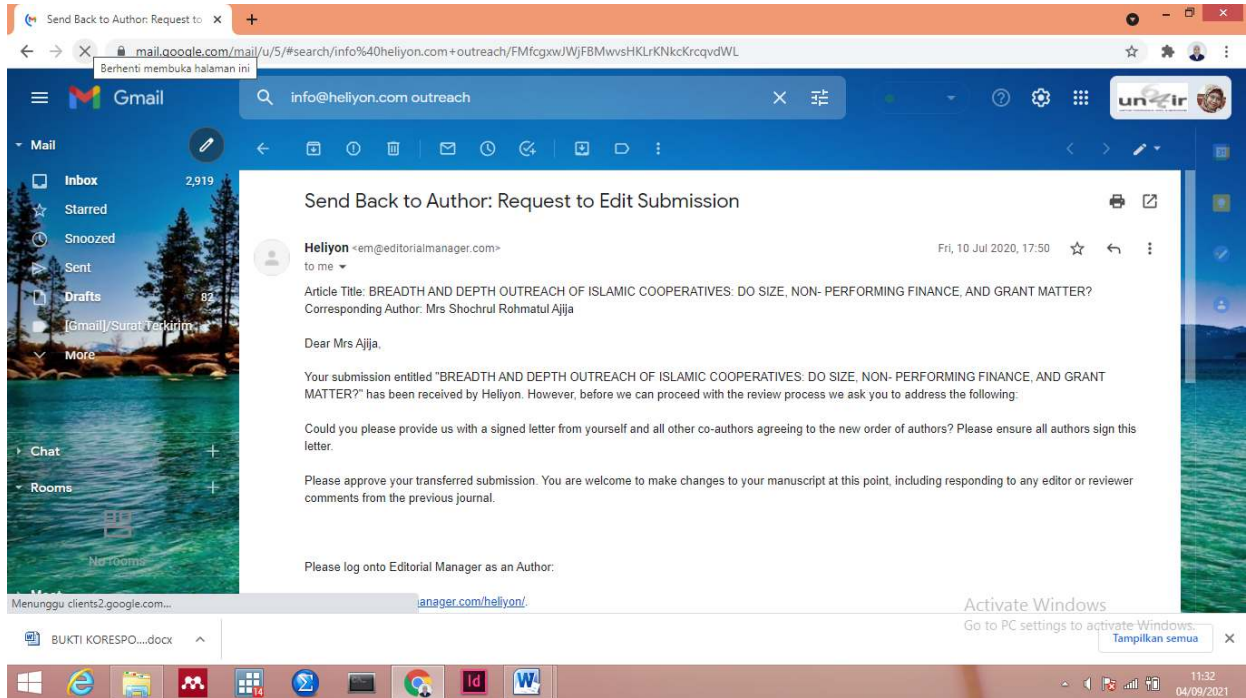
Pada tanggal 9 Juli 2020 respons terhadap komentar reviewer dan editor diunggah melalui website Heliyon dan mendapatkan email notifikasi berikut:



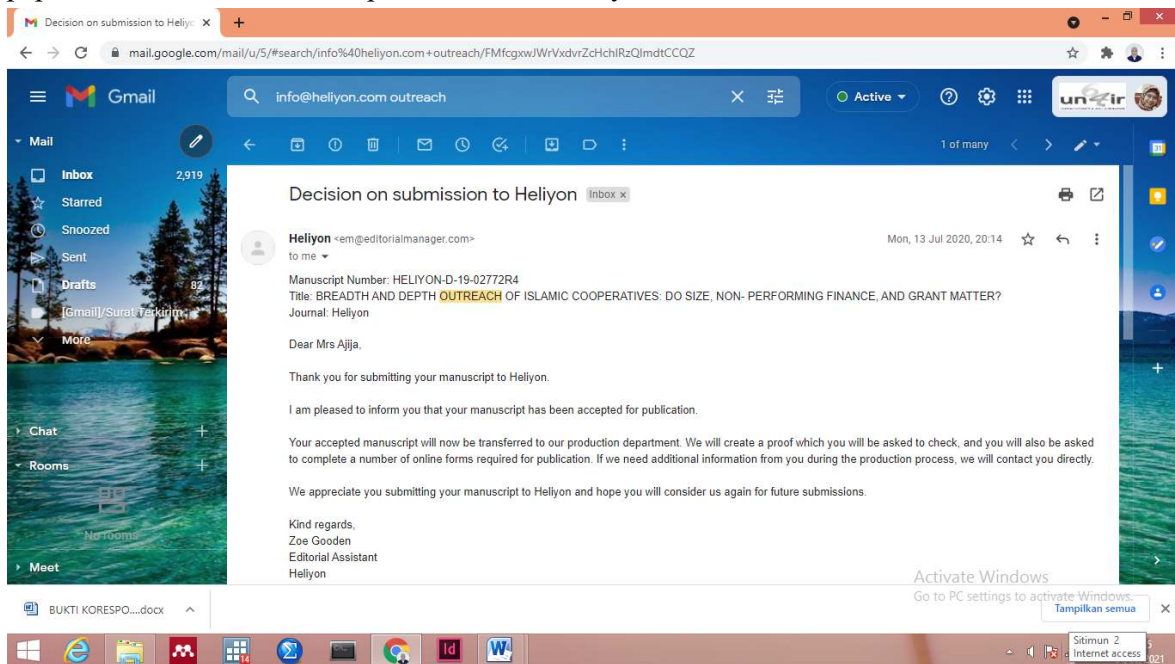
3. ACCEPTED JOURNAL PUBLICATION

3.1 Lampiran Pemberitahuan Hasil Review

Setelah melakukan 4 kali revisi, pada 10 Juli 2020 Heliyon memberitahukan bahwa artikel telah diterima dengan beberapa perbaikan teknis:

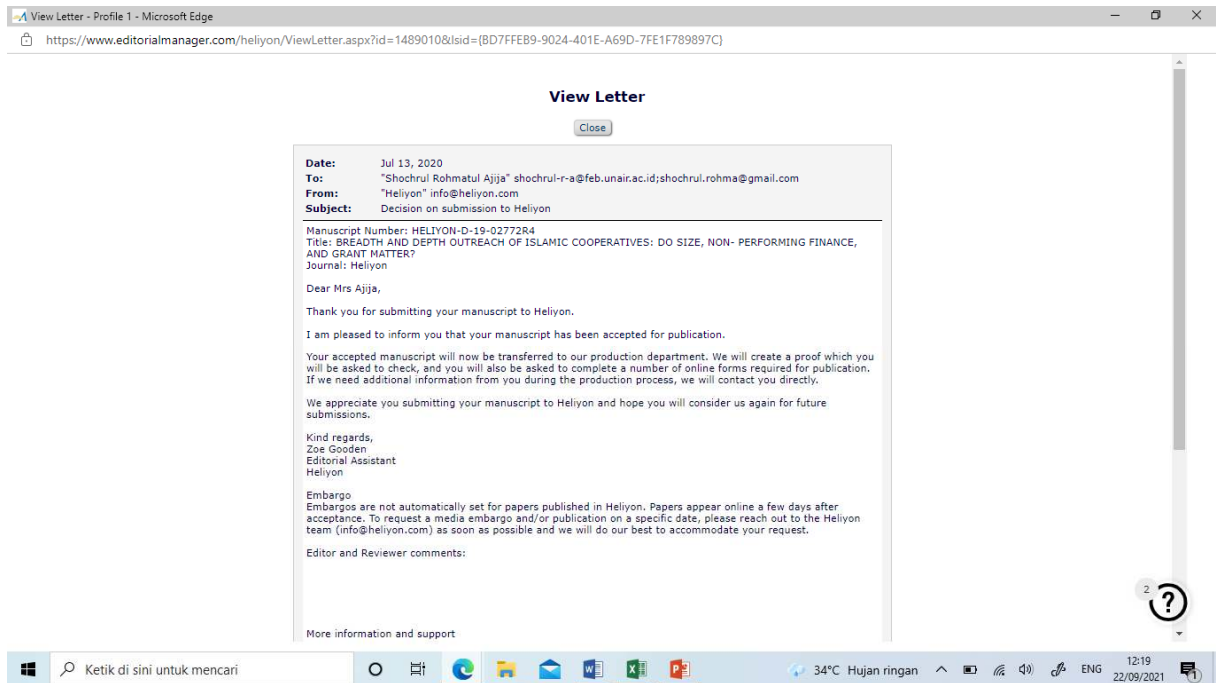


Setelah dilakukan perbaikan melalui website Heliyon, pada 13 Juli 2020 diperoleh notifikasi bahwa paper ini diterima dan akan dipublikasikan di Heliyon:



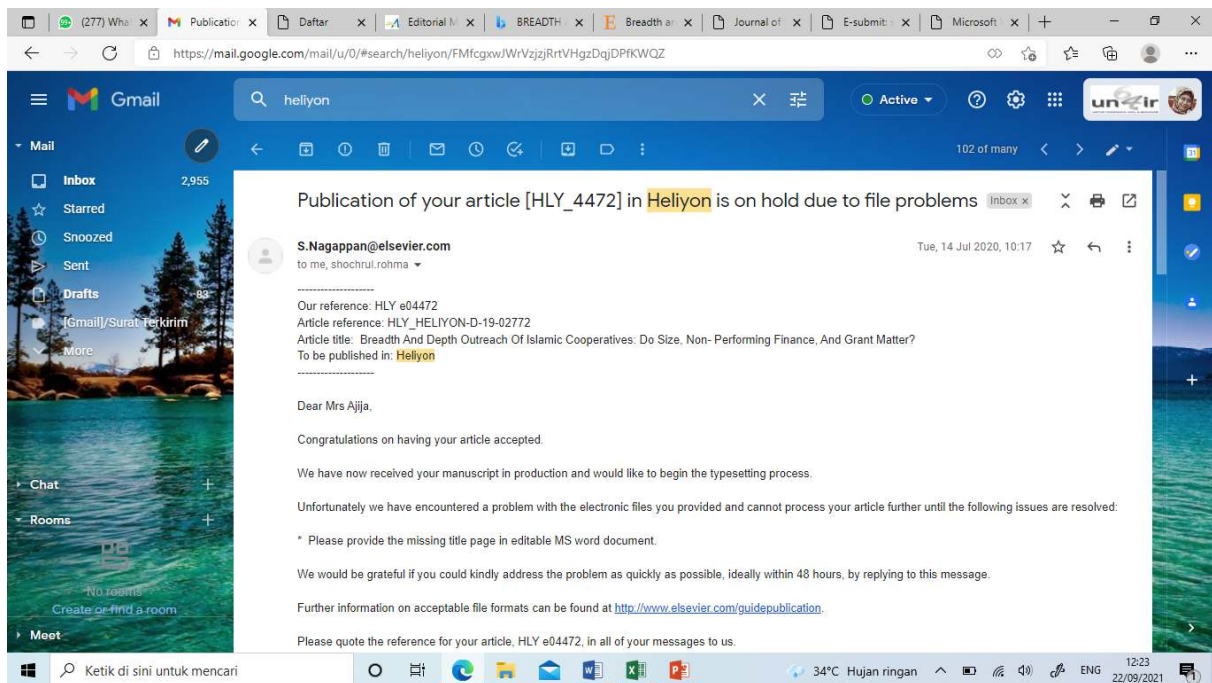
4. JOURNAL PUBLISHING AGREEMENT

4.1 Lampiran Letter of Acceptance

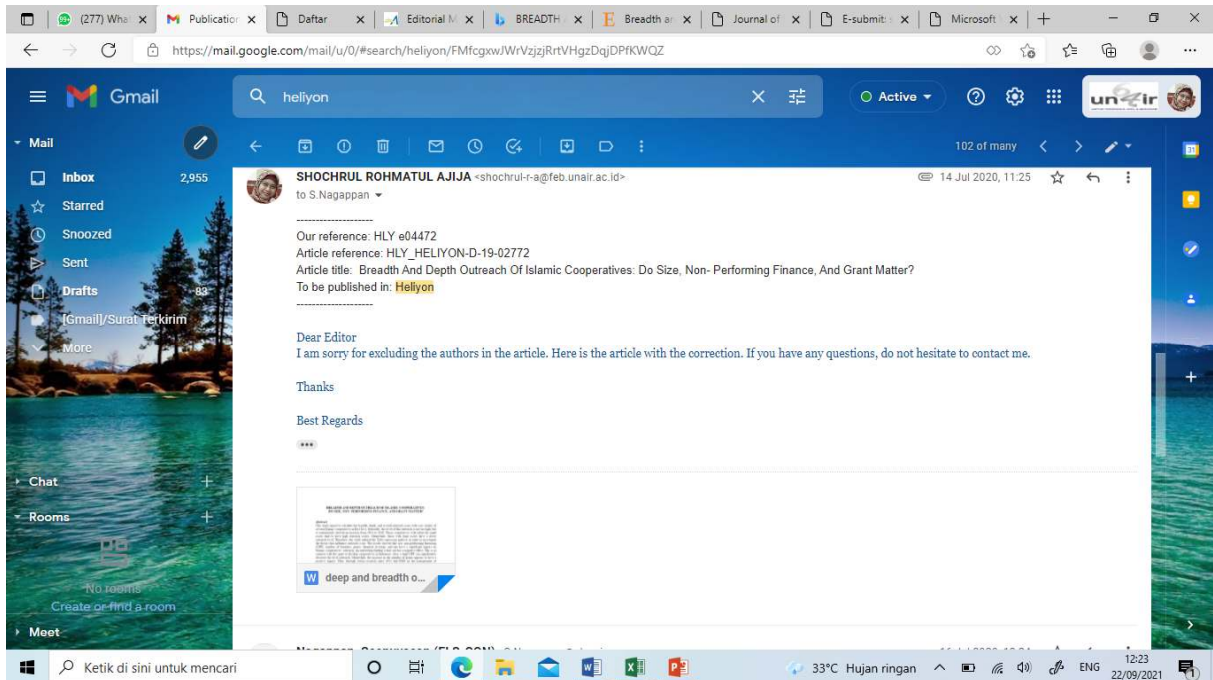


4.2 Lampiran Proses Produksi Artikel

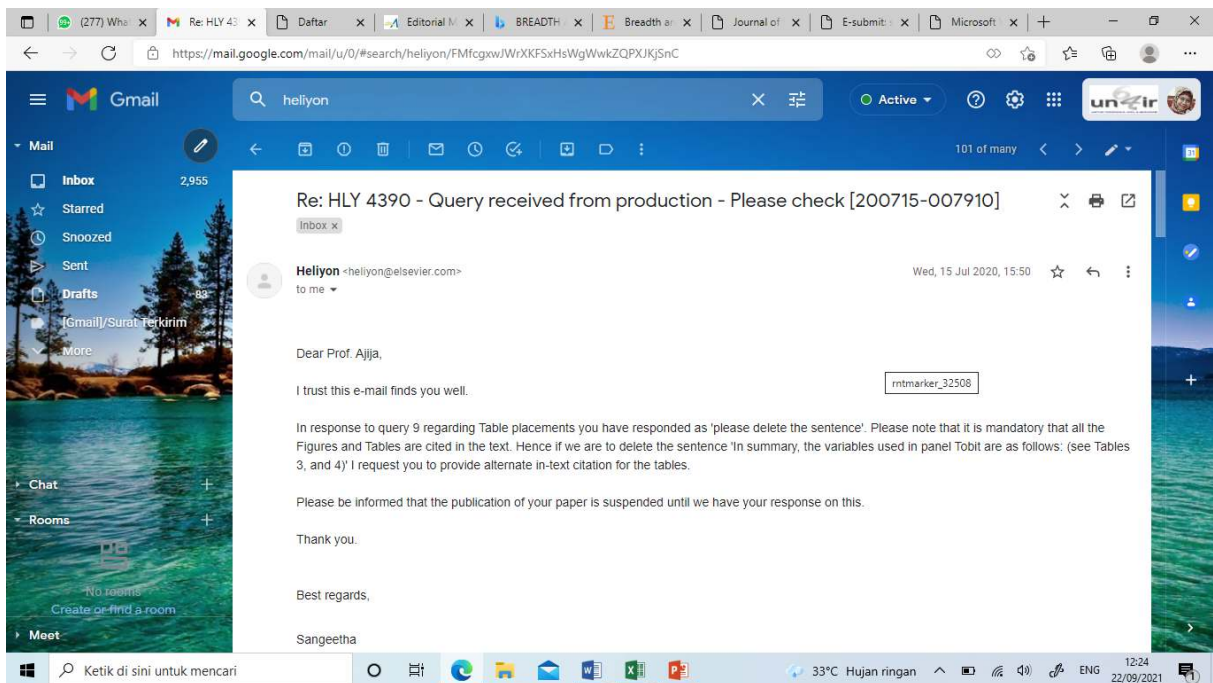
Pada 14 Juli 2020 mendapat notifikasi bahwa terdapat beberapa problem teknis sebelum masuk produksi:



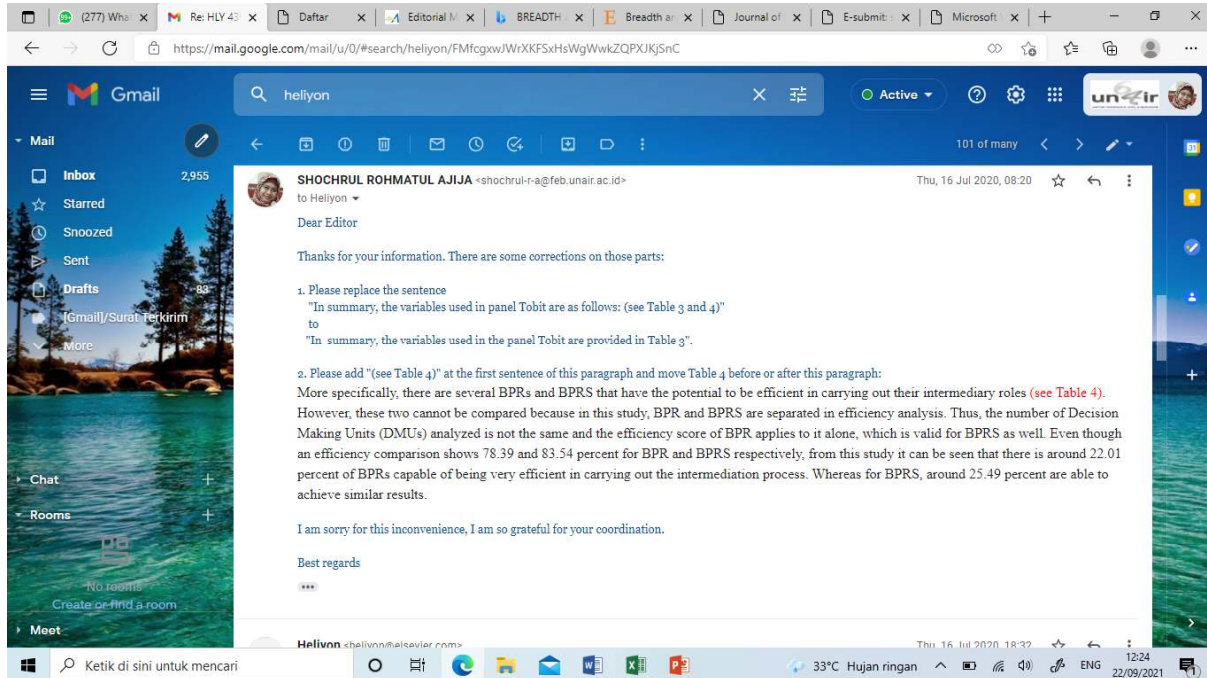
Pada tanggal yang sama, 14 Juli 2020 Shochrul Rohmatul Ajija mengirimkan revisi:



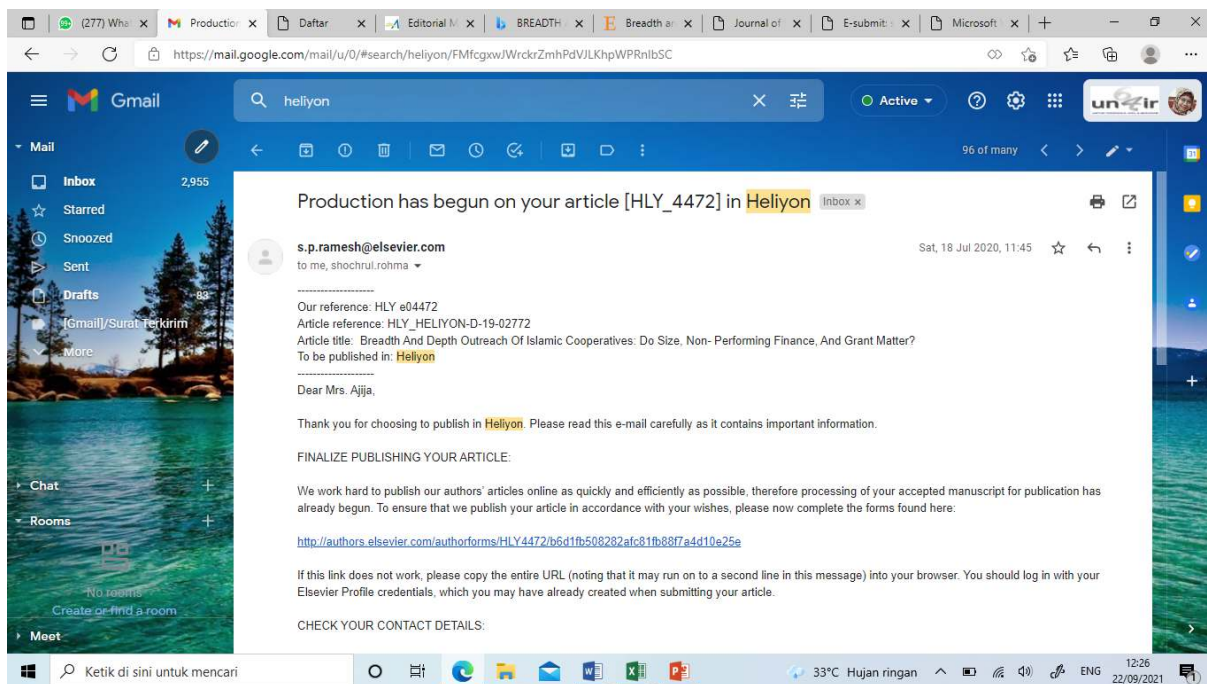
Pada 15 Juli 2020 kembali mendapatkan email revisi teknis terkait Tabel dan Gambar:



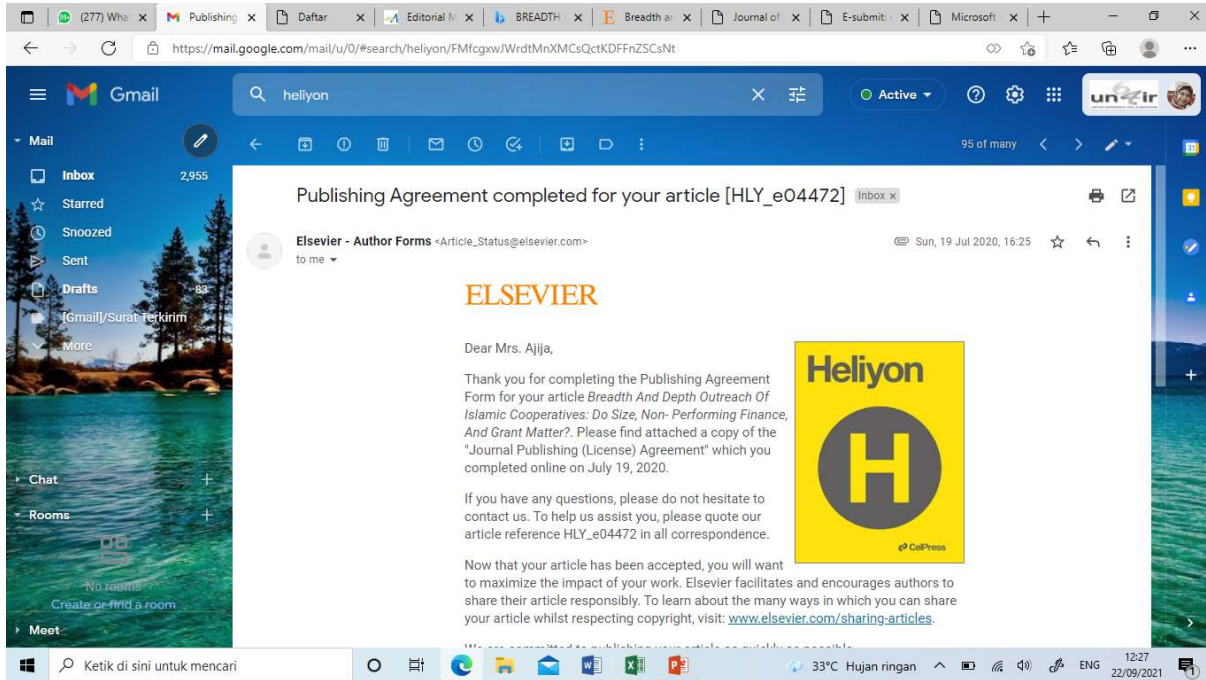
Pada 16 Juli 2020 author mengirimkan revisi:



Pada 18 Juli 2021 author mendapat notifikasi bahwa artikel sudah masuk dalam tahap produksi:

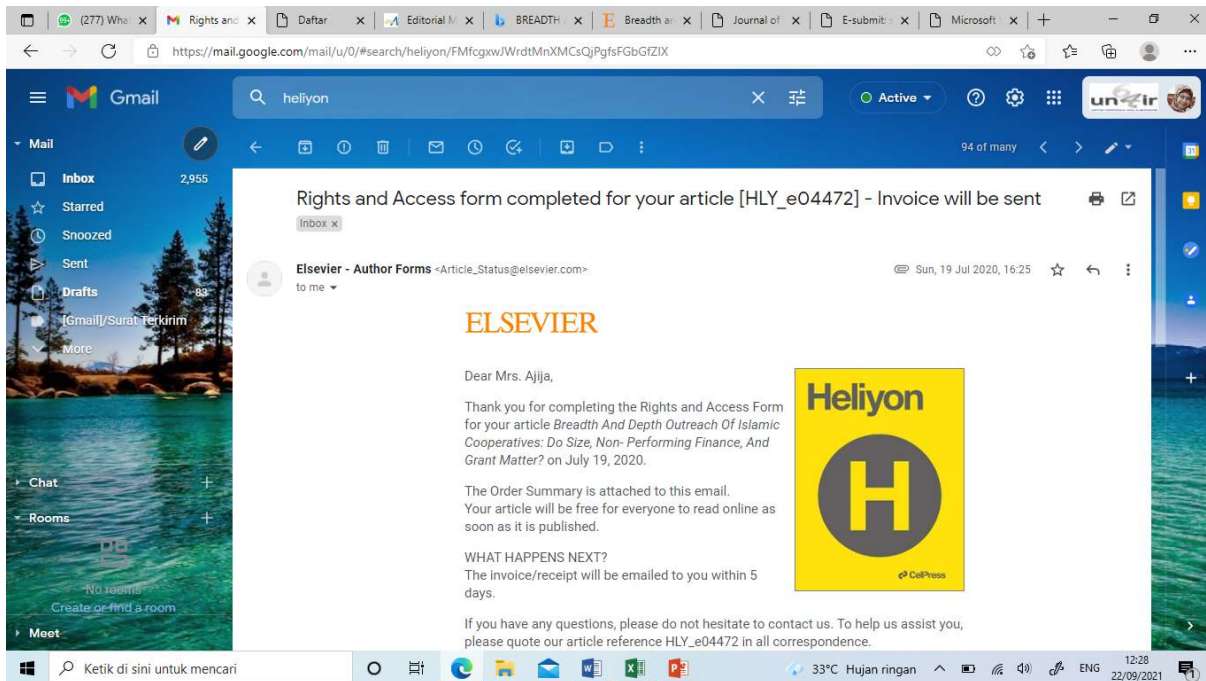


Pada 19 Juli 2020 mendapatkan notifikasi bahwa artikel sudah siap produksi:

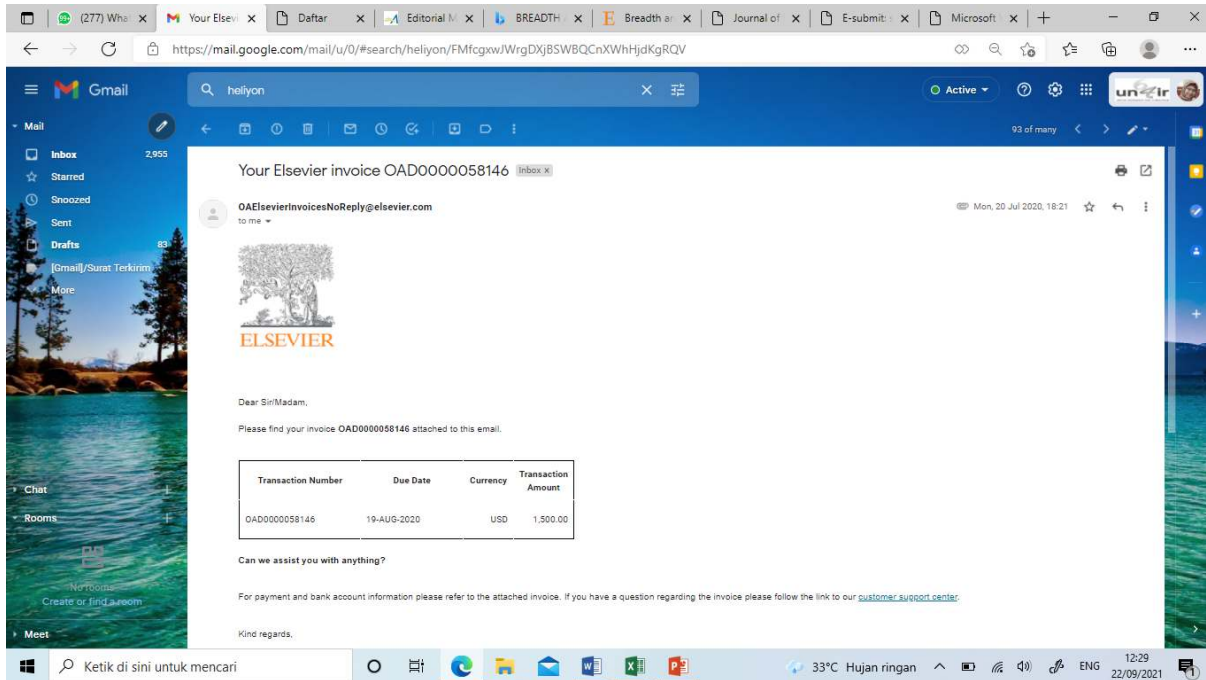


4.2 Lampiran Publication Fee

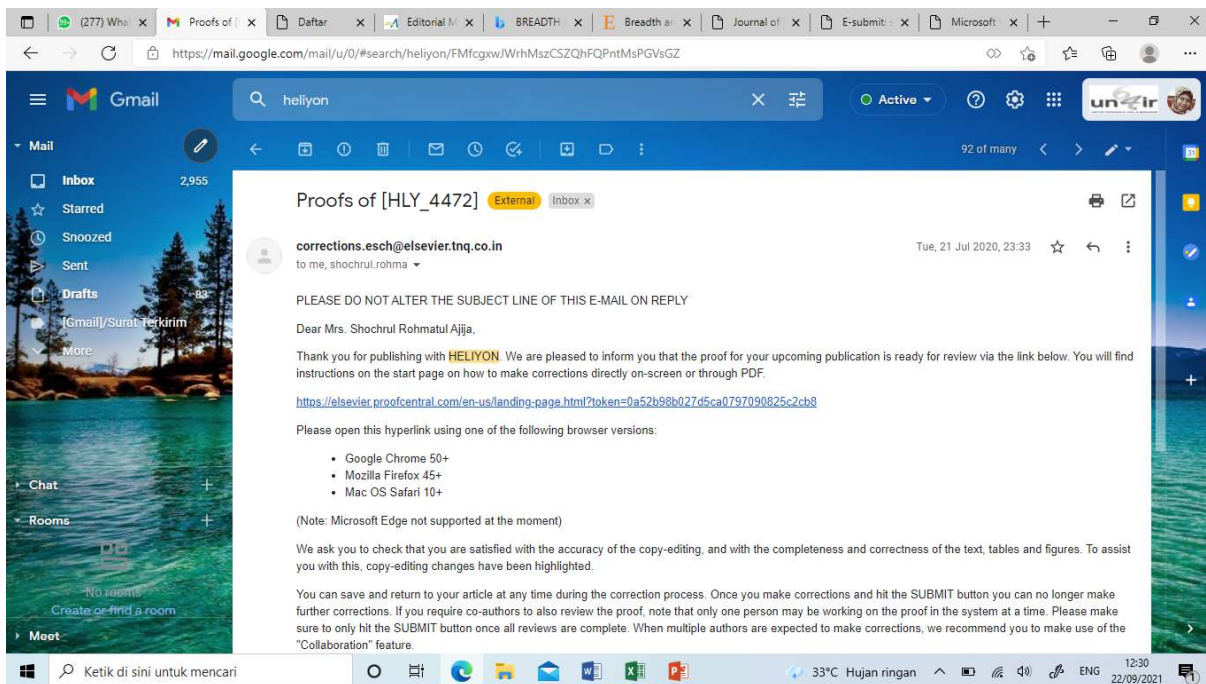
Pada 19 Juli 2020 author mendapatkan notifikasi bahwa invoice akan dikirimkan melalui email



Pada 20 Juli 2020 author mendapatkan invoice:

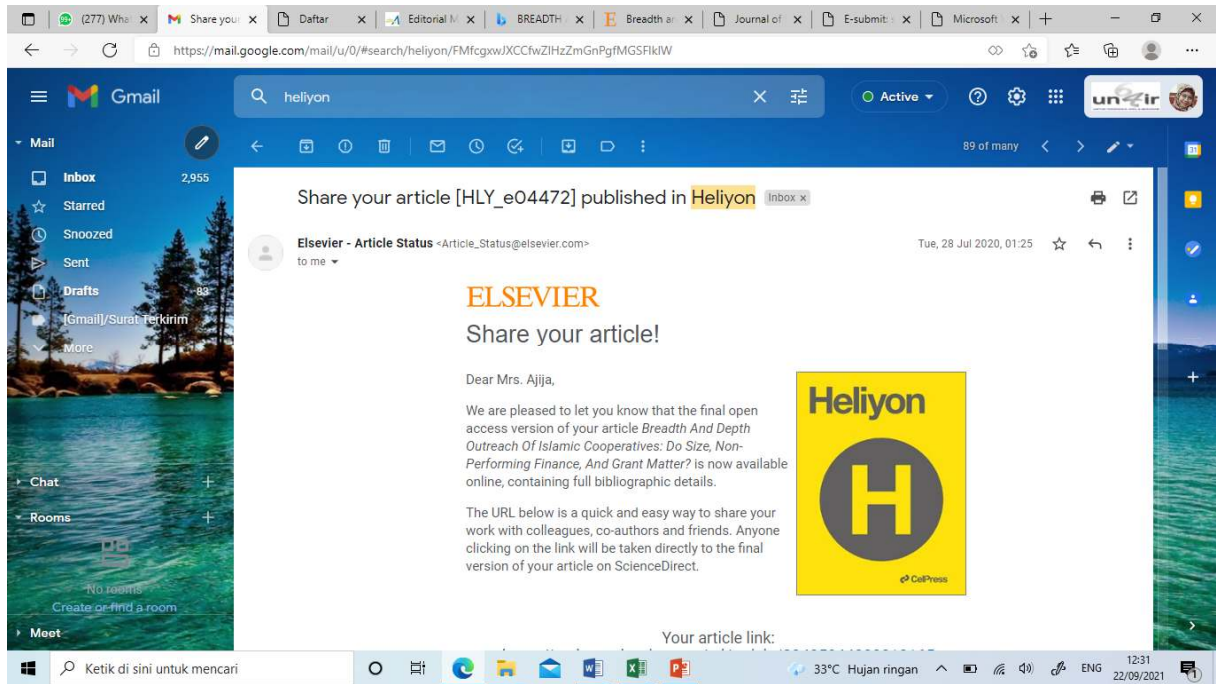


Pada 21 Juli 2020 author mendapat notifikasi untuk check final draft:



5. PUBLISHED

Pada 28 Juli 2020 mendapatkan email notifikasi bahwa artikel sudah terbit



Pada 1 Agustus 2020 mendapatkan notifikasi bahwa artikel sudah dipublish online

