

Manuscript Number: HELIYON-D-22-00494

Manuscript Title: Developing an Integrated Model of Islamic Social Finance: Toward an Effective Governance Framework

Journal: Heliyon

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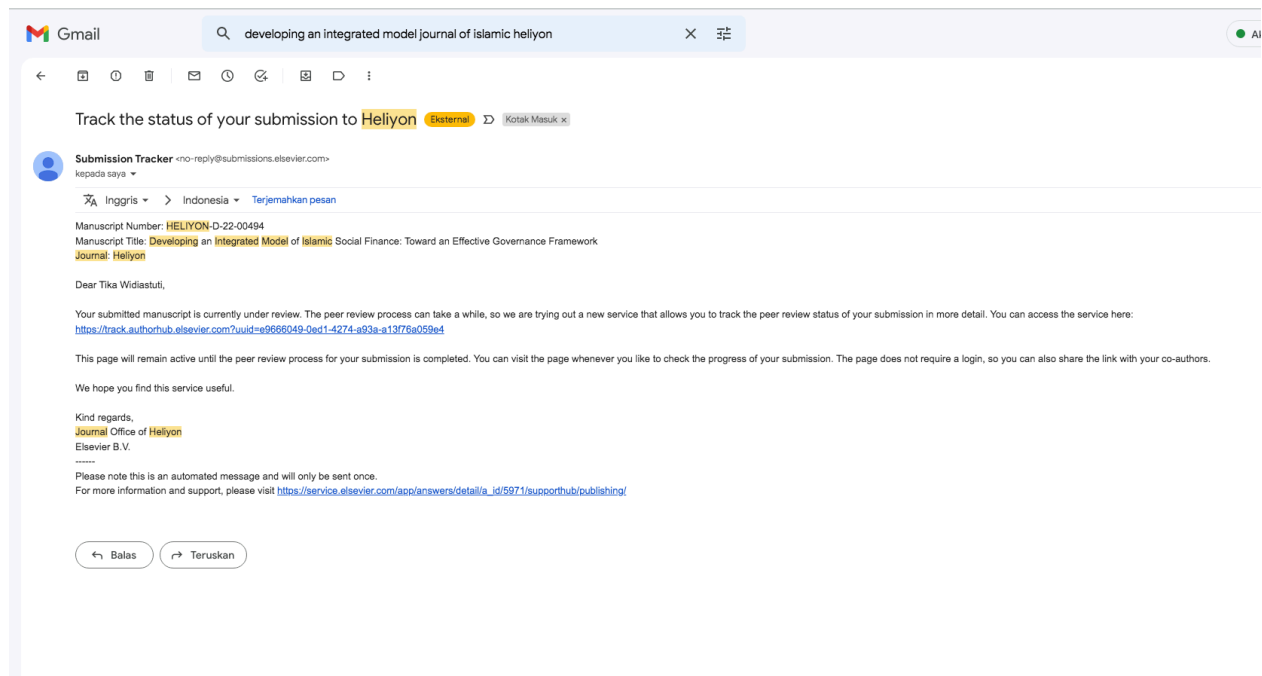
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Title: Developing an Integrated Model of Islamic Social Finance: Toward an Effective Governance Framework

Journal: Heliyon

Dear Dr. Widiastuti,

Thank you for submitting your manuscript to Heliyon. We have completed the review of your manuscript and a summary is appended below. The reviewers recommend major revisions are required before publication can be considered. If you are able to address all reviewer comments in full, I invite you to resubmit your manuscript. We ask that you respond to each reviewer comment by either outlining how the criticism was addressed in the revised manuscript or by providing a rebuttal to the criticism.

This should be carried out in a point-by-point fashion as illustrated here: <https://www.cell.com/heliyon/guide-for-authors#Revisions>.

To allow the editors and reviewers to easily assess your revised manuscript, we also ask that you upload a version of your manuscript highlighting any revisions made. You may wish to use Microsoft Word's Track Changes tool or, for LaTeX files, the latexdiff Perl script (<https://ctan.org/pkg/latexdiff>). To submit your revised manuscript, please log in as an author at <https://www.editorialmanager.com/heliyon/>, and navigate to the "Submissions Needing Revision" folder.

Your revision due date is May 28, 2022. We understand that the COVID-19 pandemic may well be causing disruption for you and your colleagues. If that is the case for you and it has an impact on your ability to make revisions to address the concerns that came up in the review process, please reach out to us. I look forward to receiving your revised manuscript.

Kind regards,

Ahmed Elsayed

Associate Editor - Business & Economics

Heliyon

Editor and Reviewer comments:

Reviewer 1: Methods:

Results:

Interpretation:

Other comments:

- It is advised to re-write the abstract in a way the main findings and research implications are evident from it. Further, it is suggested to remove the qualitative and quantitative stated in bracket and put it properly. "This research uses a mix- method (qualitative and quantitative)."
- In the introduction, it is important to define what is the meaning of Islamic social finance and the components of it. It seems like the discussion is too much based on zakat.
- The description of Table 1 needs to be changed. It is not the definition which is shown; but the instruments or tools of ISF. Please change it accordingly. Further, the difference between zakat and alms; qard and qard hasan; and grant need to be explained properly
- There are many authors. So please amend all places where you have mentioned only author.
- Zakat institution allocates zakat, infaq, and sadaqah funds to be integrated with waqf funds... how they are integrated need to be explained properly. What do you mean by integration? There are Shariah rules that cannot be breached in integration. So how do you integrate all these without breaching those rules?
- In 4.1, the basis for coming up with the proposed model need to be justified and explained clearly.
- Section 6 needs to be expanded where the implication of the research needs to be written clearly. The points highlighted need to be expanded further.
- Conclusion seems to be weak. Please provide a proper summary and contribution of the research with future research areas.
- Since the paper is about Islamic social finance, please define Islamic social finance properly. Right now it is vague.

Reviewer 2: Methods:

1. Both qualitative and quantitative methods are not well justified.
 - a. It stated that ... "The primary data is obtained from Focus Group Discussion (FGD) and in-depth interviews with seven individuals, who come from various groups such as academicians, practitioners, regulators, and associations...". How the seven experts interviewed were selected?
 - b. The authors did not list the questions asked to the expert panel.
 - c. Some justifications are needed. Why Average Weighted Index (AWI) approach was used?

Results:

1. Where is the result from interviews with expert panels?

Interpretation:

1. How did the authors extract the proposed model from the responses of the expert panel?
2. The authors should elaborate on the answers to the "research questions" by referring

to the statements of the panel of experts who were interviewed, then support it with previous studies.

3. The authors need to identify clearly any implications of the study to theory.

Other comments:

1. The authors should define all acronyms upon their first use. Please check the abstract and other parts of the paper.

2. The theoretical issue has not been well explained.

3. More recent studies should be accommodated in section 2.2. while explaining the role of zakat and other social finance instruments in attaining the well-being of all. E.g., Bin-Nashwan, S. A., Abdul-Jabbar, H., Aziz, S. A., & Haladu, A. (2020). Zakah compliance behavior among entrepreneurs: economic factors approach. International Journal of Ethics and Systems; Medias, F., Ab Rahman, A., Susanto, A. A., & Pambuko, Z. B. (2021). A systematic literature review on the socio-economic roles of waqf: evidence from organization of the Islamic cooperation (OIC) countries. Journal of Islamic Accounting and Business Research.

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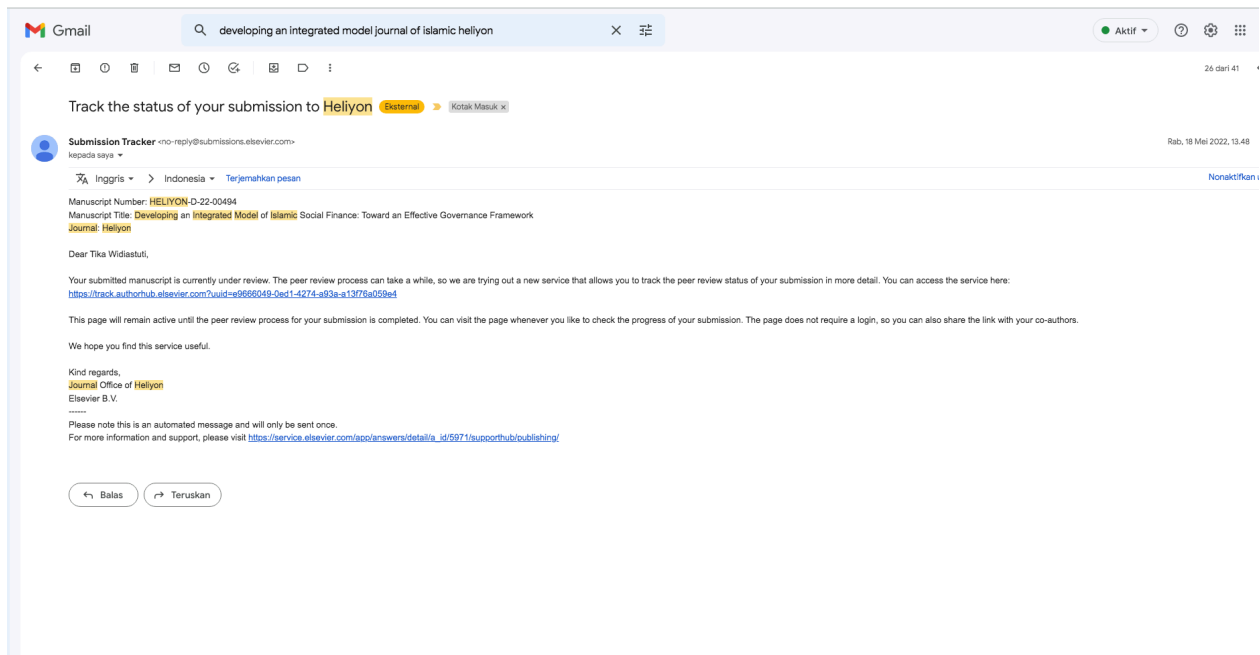
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Ms. No.: HELIYON-D-22-00494R1

Title: Developing an Integrated Model of Islamic Social Finance: Toward an Effective Governance Framework

Journal: Heliyon

Dear Dr. Widiastuti,

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Please reference all numbered tables in text. Currently, numbered table [1] and table [3] in the manuscript have not been cited in text.

Please remove "The authors would like to appreciate the Institute for Research and Community Service(LPPM) Universitas Airlangga for their funding support." from your Acknowledgements, as this information is handled separately.

To submit your revised manuscript, please log in as an author at <https://www.editorialmanager.com/heliyon/>, and navigate to the "Submissions Needing Revision" folder under the Author Main Menu. When submitting your revised manuscript, please ensure that you upload your most recent document with the "Revised manuscript file - highlighting revisions made" item type.

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Yating Zhang
Editorial Section Manager

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Editor and Reviewer comments:

I would recommend moving policy implications "Managerial Relevance" to the conclusion section whereas theoretical contribution should be incorporated in the introduction section.

Reviewer 2: Methods:

Well improved as suggested.

Results:

Well presented.

Interpretation:

Acceptable

Other comments:

Data in Brief (optional):

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Journal: Heliyon

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