

BUKTI SEBAGAI KORESPONDENSI PUBLIKASI DI JURNAL BUSINESS: THEORY AND PRACTICE

1. Submission

The screenshot shows the submission page for the article "Increasing solvency by moderating social capital: a study on group lending model from community empowerment trust fund – Indonesia" by Etty Indriani, Nico Irawan, Hartawan, and Yenni Khristiana. The page is in the "Production" stage. It features a "Submission Files" section with one file: "62985-1 etty_sub, Manuscript-Etty-Nico-Hartawan-Yenni.docx" uploaded on March 23, 2022. There is also a "Pre-Review Discussions" section which is currently empty.

2. Review

The screenshot shows the review page for the same article. The "Review" tab is active, and it displays "Round 1" with a status of "Submission accepted." Below this, there are two notifications: "[BTP] Editor Decision" dated 2023-01-20 12:32 PM and another "[BTP] Editor Decision" dated 2023-02-03 02:34 PM.

Editor Decision:

The screenshot shows a notification email titled "[BTP] Editor Decision" dated 2023-01-20 12:32 PM. The content of the email is as follows:

Dear Etty Indriani, Nico Irawan, Hartawan, Yenni Khristiana:

We have reached a decision regarding your submission to Business: Theory and Practice, "MODERATING SOCIAL CAPITAL TO REPAYMENT CAPACITY DETERMINANT: A STUDY ON GROUP LENDING MODEL FROM COMMUNITY EMPOWERMENT TRUST FUND-INDONESIA".

Our decision is: Revisions Required
Please submit your revisions into revision section by 10th February. Include your title page. While you will be improving you paper please use track changes

Kind regards

Managing editor
Assoc Prof Dr Agnė Šimelytė
btp@vilniustech.lt

Reviewer A:

The article mostly focuses on the lending model, and social capital is considered as a factor in increasing solvency. Therefore, it is advisable to adjust the title of the article in the following direction: increasing solvency by moderating social capital.

The hypothesis that the internal attitude and formation of the group, the ability of the group to evaluate loans, good group control over loans are characteristics of social capital, is absent. In 1.2, 1.2.1, 1.2.2, 1.2.3, only a description of such components of social capital as trust, norms, network communication is given. However, their relationship with Group solvency ratios from hypotheses 1-3, in our opinion, is not proven. Therefore, the transition from hypotheses 1-3 to hypothesis 4 seems illogical. Repetition of the sentence "Trust, norms, and social networks are key concepts of social capital." at the end of 1.2. It is worth clarifying the title of Table 2, indicating the direction of application of variables and indicators. 5. The indicators given in Table 2 do not have a quantitative dimension (with the exception of 0 = productive economic group1 = women's savings and loan group), so it is not clear how these were used in the regression analysis. 6. It is worth explaining how the variables GIS_SC and GLC_SC were evaluated. 7. It is necessary to explain which indicators are given in table 4. In table 4, there is no sign that is placed after the table: ** : Coefficient significant 0.05. It should be removed. 9. It is necessary to explain why these sources are presented separately and not in a general list: Srinivas, Hari. (2015) "Microfinance - lending models". The result of the GDRC study E-059. Kobe, Japan: Global Development Research Center. Retrieved from <https://www.gdrc.org/icm/model/model-fulldoc.html> on Tuesday, March 22, 2022. Robinson, Marguerite S., 2002. The Microfinance Revolution: Volume 2. Lessons from Indonesia. Washington, DC: The World Bank. © World Bank. <https://openknowledge.worldbank.org/handle/10986/14254> License: CC BY 3.0 IGO.

Reviewer B:

- Is there a clear objective for the article (e.g. a clear research question)? YES
- Does the author make suitable reference to other work in the same area of research? YES
- Is the methodology suitable to support the research? YES, however, it is needed to provided graphical expression of the research model.
- Is the reporting of findings clear and complete (so far as can be determined)? The finding might be more explained
- Do the tables and figures support the text? YES
- Do the discussion and conclusions accurately reflect on the findings? There is a lack of comparison between own research and the other similars studies. Further more, conclusions must included theoretical and practical implications, limitations of the studies and further possible research
- Is the title suitable for the article? YES
- Is there any suspicion of ethics violation? NO

Recommendation: Revisions Required

The screenshot shows a Gmail interface on a Windows desktop. The browser address bar shows a search for 'giedre.cesiulyte@vilniustech.lt'. The email content is as follows:

There is new activity in the discussion titled "Copy edited manuscript" regarding the submission "MODERATING SOCIAL CAPITAL TO REPAYMENT CAPACITY DETERMINANT":

Link: <https://journals.vilniustech.lt/index.php/BTP/authorDashboard/submission/16735>

Aurelija Burinskienė

Business: Theory and Practice

Etty Indriani - ettyindi@vni-amb.ac.id - kepada Aurelija

Dear Aurelija Burinskienė

Thanks for the correction. Here we send the revision. Hopefully, it's in the correct format.

warm regards
Etty et al

The desktop taskbar at the bottom shows the date as 09/07/2023 and the temperature as 26°C.

Notifications



[BTP] Editor Decision

2023-02-03 02:34 PM

Dear Etty Indriani, Nico Irawan, Hartawan, Yenni Kristiana:

We have reached a decision regarding your submission to Business: Theory and Practice, "MODERATING SOCIAL CAPITAL TO REPAYMENT CAPACITY DETERMINANT: A STUDY ON GROUP LENDING MODEL FROM COMMUNITY EMPOWERMENT TRUST FUND-INDONESIA".

Our decision is to: Accept Submission

For further process our copyeditor will contact you. Please be sure that you have uploaded the final version with the title page including the required information about the authors

Kind regards
Managing editor
Assoc Prof Dr Agnė Simelytė
btp@vilniustech.lt

3. Copy editing

The screenshot shows the 'Copyediting' tab of the submission dashboard. The submission title is 'Increasing solvency by moderating social capital: a study on group lending model from community empowerment trust fund – Indonesia'. The 'Copyediting Discussions' table shows one discussion:

Name	From	Last Reply	Replies	Closed
Copy edited manuscript	loreta	etty_aub	3	<input type="checkbox"/>

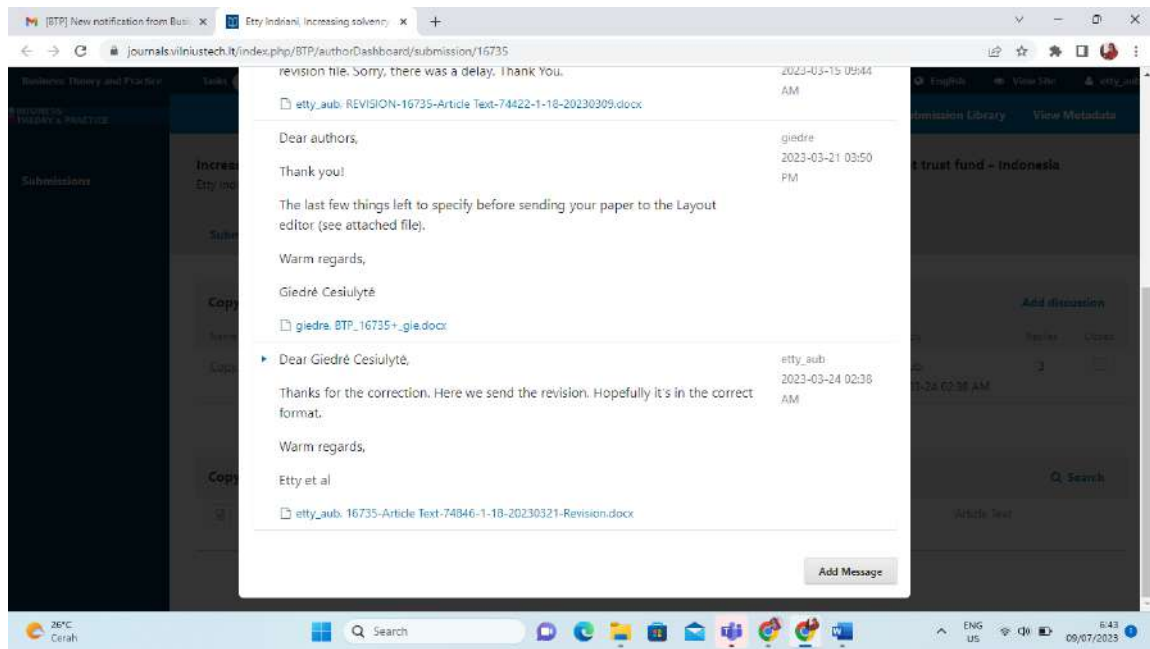
The 'Copyedited' section shows a file named '77745-1_giedre_16735-Article Text-74943-1-18-20230324_maketuot.docx' with a date of 'June 13, 2023' and 'Article Text'.

The 'Copy edited manuscript' modal window displays the following information:

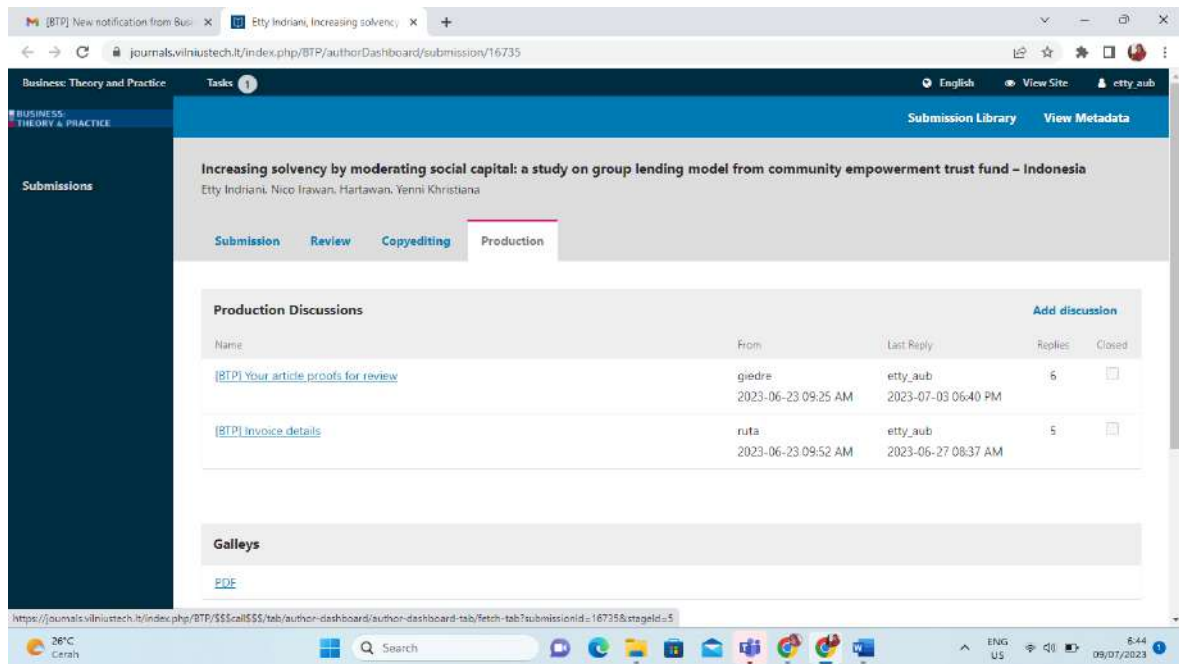
Participants
Loreta Urbanaviciene (loreta)
etty indriani (etty_aub)

Messages

Date	From
Please correct file according the comments until 11-03-2023.	loreta
loreta_BTP_16735.docx	2023-03-09 12:57 PM
We have repaired the file according to the instructions. Here we attach the revision file. Sorry, there was a delay. Thank You.	etty_aub
etty_aub_REVISION-16735-Article Text-74422-1-18-20230309.docx	2023-03-15 09:44 AM
Dear authors, Thank you!	giedre
The last few things left to specify before sending your paper to the Layout editor (see attached file).	2023-03-21 03:50 PM



4. Production



[BTP] New notification from Busi... x Ety Indriani, Increasing solvency x +

journals.vilniustech.lt/index.php/BTP/authorDashboard/submission/16735#

[BTP] Your article proofs for review

Participants
 Giedre Cesulyte (giedre)
 etty.indriani (etty_aub)

Messages

Note	From
Your proofs are now available for review.	giedre
Your username and password were sent to you in a separate email.	2023-06-23 09:25 AM
Please approve these proofs or return any corrections by 25 June 2023 , to avoid delay to publication.	
Corrections must be limited to answers to queries, typographical and essential corrections only.	
<ol style="list-style-type: none"> 1. Retrieve your PDF proof from Galleys by clicking "PDF". 2. Please check your proofs thoroughly before submitting your corrections, as further corrections cannot be accepted. If you have any queries, please email me. 3. Submit your corrections by adding a message to 'Production Discussion' (you can write corrections to email or upload a file) 	

26°C Cerah

6:46 09/07/2023

[BTP] New notification from Busi... x Ety Indriani, Increasing solvency x +

journals.vilniustech.lt/index.php/BTP/authorDashboard/submission/16735#

[Business Inquiry and Practice](#)

Dear Giedre Cesulyte

We have checked. Yes, everything is correct. Approved, please proceed.

We have also signed the Licence Agreement.

Thank you

Etty Indriani

Dear Etty Indriani,

Your paper is being prepared for publishing, kindly find the PDF attached and inform if everything is correct.

Could you please check two things: if the dash in the title is now correct (without spaces), and please specify as well if *SamutPrakan* is written correctly - is it one word or should it be written separately (Samut Prakan)?

Thank you in advance!

Warm regards,

Giedre Cesulyte

Production editor

[giedre_BTP_2023_16735_pataisytas.pdf](#)

Dear Giedre Cesulyte

26°C Mendekati rekor

6:49 09/07/2023

Hasil penelusuran - ettyindri@... X +

mail.google.com/mail/u/0/?ogbl#search/aurelija.burinskiene%40vilniustech.lt

Gmail

Penelusuran lanjutan

Dari Kapan saja Ada lampiran Kepada

1-7 dari 7

A Aurelija Burinskiene - aurelija.burinskiene@vilnius...

- Giedrė Cesilytė Kotak Masuk [BTP] New notification from Business: Theory and Practice - You have a new notific... 30 Jun
- Giedrė Cesilytė Kotak Masuk [BTP] New notification from Business: Theory and Practice - You have a ... 30 Jun
- Andželika Pakalkienė Kotak Masuk [BTP] New notification from Business: Theory and Practice - You have a new notific... 27 Jun
- Andželika Pakalkienė 1 Kotak Masuk [BTP] New notification from Business: Theory and Practice - You have a new notific... 26 Jun
- saya Request for information about the publication - Dear Aurelija Burinskiene After the copy editing ... 22 Mei
- Giedrė, saya 2 Kotak Masuk [BTP] New notification from Business: Theory and Practice - Dear Aurelija Burinski... 24 Mar
- Loreta, saya 2 Kotak Masuk [BTP] New notification from Business: Theory and Practice - We have fixed the "Co... 15 Mar

Menampilkan 49 dari 14.000 Kehidupan Program &Kotak masuk terbaru 18 jam yang lalu

DJI -0,55%

ENG US 6:55 09/07/2023

Hasil penelusuran - ettyindri@... X +

mail.google.com/mail/u/0/?ogbl#search/giedre.cesilyte%40vilniustech.lt

Gmail

Penelusuran lanjutan

Dari Kapan saja Ada lampiran Kepada

1-5 dari 5

G Giedrė Cesilytė - giedre.cesilyte@vilniustec...

- Giedrė Cesilytė Kotak Masuk [BTP] New notification from Business: Theory and Practice - You have a new notific... 30 Jun
- Giedrė Cesilytė Kotak Masuk BTP-16735 for publishing, corrected - Dear Etty, Could you please quickly check if t... 30 Jun
- Giedrė Cesilytė Kotak Masuk [BTP] New notification from Business: Theory and Practice - You have a new notific... 28 Jun
- Giedrė, saya 2 Kotak Masuk [BTP] Your article proofs for review - giedre.cesilyte@vilniustech.lt> manulis: > You... 25 Jun
- Giedrė, saya 2 Kotak Masuk [BTP] New notification from Business: Theory and Practice - giedre.cesilyte@vilni... 24 Mar

Beberapa pesan di Sampah atau Spam cocok dengan penelusuran Anda. [Lihat pesan](#)

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ENG US 6:56 09/07/2023