Second reviewer comments-Investigation of Financial Inclusion, Financial Technology-ABAC Journal-March 21 Eksternal Kotak Masuk ×









Aung Win <aungabac@gmail.com> kepada sava 🔻

Sen. 21 Mar 2022, 09.45

文 Inggris ▼ Indonesia -

Terjemahkan pesan

Nonaktifkan untuk: Inggris x

Dear Lia Nazliana Nasution.

We have received the second reviewer's comments on your article titled "Investigation of Financial Inclusion, Financial Technology, Economic Fundamentals, and Poverty Alleviation in ASEAN-5: Using SUR Model".

The second reviewer has accepted the article with one minor correction. We have already sent you the first reviewer's comments on March 7. The reviewer said the paper is very good and interesting.

Please make all the corrections and any necessary rewriting of the article as both reviewers suggested and send it back to us (highlight the changes made in the text) within this week. Please also send us the response to the reviewers' comments (explanation point by point).

Your article is tentatively scheduled for publication in the upcoming issue of the ABAC Journal (April 2022).

Sincerely yours, Aung Kyi Win **ABAC Journal**



Second reviewer comments-Investigation of Financial Inclusion, Financial Technology-ABAC Journal-March 21 Eksternal Kotak Masuk ×









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Your article is tentatively scheduled for publication in the upcoming issue of the ABAC Journal (April 2022).

Sincerely yours, Aung Kyi Win **ABAC Journal**







kepada Aung 🔻

Dear ABAC Journal,

Thank you for the information. We will revise the article soon.

With warm regards, Lia Nazliana Nasution

Sent from my iPad

On 21 Mar 2022, at 9.45 AM, Aung Win aungabac@gmail.com> wrote:

















Rab. 23 Mar 2022, 22.56



Lia Nazliana Nasution SE. lianazliana@dosen.pancabudi.ac.id>

kepada Aung 🔻

Dear Aung Kyi Win from ABAC Journal,

Here is a revised article titled "Investigation of Financial Inclusion, Financial Technology, Economic Fundamentals, and Poverty Alleviation in ASEAN-5: Using SUR Model", as suggested by both reviewers.

We have also attached responses to the first and second reviewers, point-by-point explanations.

With warm regards, Lia Nazliana Nasution

3 Lampiran • Dipindai dengan Gmail ①

















🗓 Inggris 🕶 Indonesia -

Teriemahkan pesan

Nonaktifkan untuk: Inggris x

Dear Lia Nazliana Nasution.

Thank you for sending the revised article with responses to the reviewers. Your article has been accepted for the future issue of the ABAC Journal. We will send you the acceptance letter with the exact volume and issue numbers.

Please make the second step payment publication fee to the ABAC Journal.

You have already paid 2126.80 Baht (first step payment) of the total publication fee of 10,000 Baht.

There are two options: 1) Bank to Bank transfer and 2) Online payment using the Visa or MasterCard via 2C2P.

The following is the close computation regarding the publication fee.

If you prefer to pay through bank to bank transfer (option 1) the amount will be (10,000-2126.80 Baht) + 1.7% service fee + 7% VAT + 100 Baht bank fee = 8658.16 Baht

OR with option 2: Online payment using the Visa or MasterCard, the amount will be 8,146 Baht (approx.).

Please let us know which method you would like to make the payment so we can send you the bank account number or online payment link.











Lia Nazliana Nasution SE. lianazliana@dosen.pancabudi.ac.id>

Min, 29 Mei 2022, 13.18





kepada Aung 🔻

Dear Aung Kyi Win from ABAC Journal,

My name is Lia Nazliana Nasution.

Some time ago, I got an email that my article was scheduled to be published in April. May I ask how about the continuation of my article? When will it be published? I hope for an explanation.

With warm regards, Lia Nazliana Nasution



Sent from my iPhone

[Pesan dipotong] Lihat seluruh email



kepada saya ▼

प्रंA Inggris ▼

Indonesia ▼ Terjemahkan pesan

Nonaktifkan untuk: Inggris 🗶

Dear Lia Nazliana Nasution,

Aung Win <aungabac@gmail.com>

Thank you for your email regarding your paper publication.

Your article has been accepted for publication in the April issue and we asked you to make the publication fee before April 22. Please refer to the email dated April 8 and 9 from our Journal. Below is the reminder email dated April 19.

But we haven't received the publication fee so your article has been postponed to the future issue.

If you have already made the payment please send us the evidence of payment.

The article will not be published until payment is received.

We hope this clarifies your query.

Sincerely yours,

Aung Kyi Win

ABAC Journal

----- Forwarded message ------

From: ABAC Journal-Assumption University <abacjournal@au.edu>

Date: Tue, Apr 19, 2022 at 12:47 AM Subject: Publication fee reminder

To: Lia Nazliana Nasution < lianazliananasution@gmail.com >

Dear Lia Nazliana Nasution,

Just a gentle reminder regarding your payment for the publication fee. If you would like to publish your manuscript in this April - June 2022 issue, kindly pay for the publication fee of 8,658.16 Baht or equivalent of 256 US Dollars before April 22, 2022 to the bank details below.

Bank Account Name: ASSUMPTION UNIVERSITY ABAC JOURNAL

Account No. 425 1 47714 4

kepada riconurilham 🔻









Lia Nazliana Nasution SE. lianazliana@dosen.pancabudi.ac.id> Sab, 4 Jun 2022, 21.03

Dear ABAC Journal,

Sorry for the late reply. We have already paid for it. Please be willing to check again.

With warm regards, Lia Nazliana Nasution

Sent from my iPhone

On 30 May 2022, at 2.52 PM, Lia Nazliana Nasution SE. < lianazliana@dosen.pancabudi.ac.id> wrote:





Lia Nazliana Nasution SE. dosen.pancabudi.ac.id> kepada Aung ▼

Dear Aung Win from ABAC Journal,

Here I attach proof of payment. Thank you.

Kamu baru saja melakukan permintaan transaksi Flip Globe dengan detail berikut:

Detail Transaksi

ID Transaksi

Negara Tujuan

Bank Tujuan

#INT145900
The Thailand
UNIVERSITY
Bank of Ayudhya
Public Company
Limited







ggris - > Indonesia - Terjemahkan pesan

Nonaktifkan untuk: Inggris 🗶

Dear Lia Nazliana Nasution,

Thank you for sending the proof of payment. Your article is scheduled for publication in the ABAC Journal July issue. We will send you the acceptance letter by Friday tomorrow.

Please send us the short bios of the author and co-authors as soon as possible. Here are some examples of short bio that we use in the Journal.

1) (Prof./Assoc Prof./Asst. Prof.) Dr obta	ains a Ph.D. in () from	University,, (country).	Currently he/she is working as (a	lecturer/) in thedepartment
of,University, (Country).				

We look forward to receiving the short bios soon.

Short Bios







Lia Nazliana Nasution SE. lianazliana@dosen.pancabudi.ac.id>

kepada Aung 🔻

Dear Aung Win from ABAC Journal,

Here we attach short bios of the author and co-author. Thank you in advance.

With warm regards, Lia Nazliana Nasution



















Aung Win <aungabac@gmail.com>

kepada saya 🔻

Nonaktifkan untuk: Inggris 🗶

Jum, 10 Jun 2022, 11.59

Dear Lia Nazliana Nasution,

We are pleased to send you the acceptance letter for your article titled "Investigation of Financial Inclusion, Financial Technology, Economic Fundamentals, and Poverty Alleviation in ASEAN-5: Using SUR Model". It is scheduled for publication in the ABAC Journal Vol. 42 No.3(July-September, 2022) issue which will be available online in the last week of July.

We will keep you informed on any further update.

Thank you for your interest in publishing your article in the ABAC Journal.

ABAC Journal-Please make the corrections and send it back to us by Monday July 18

Terjemahkan pesan









Kotak Masuk x





Nonaktifkan untuk: Inggris x

Dear Lia Nazliana Nasution,

🗓 Inggris ▼

We are sending you the edited version of your article "Investigation of Financial Inclusion, Financial Technology, Economic Fundamentals, and Poverty Alleviation in ASEAN-5: Using SUR Model".

Please note there are multiple incorrect/incomplete reference citations which require attention - highlighted in yellow. (Our Journal uses APA format). And also please make the correction on page11 (see the comment).

Kindly send back the corrected article by18 July Monday.

Indonesia 🕶

Thank you for your cooperation.

Lia Nazliana Nasution SE. lianazliana@dosen.pancabudi.ac.id> kepada Aung ▼

Sab, 16 Jul 2022, 04.07







Dear Aung Win from ABAC Journal,

Thank you for the confirmation. Here we send the article that has been corrected.

With warm regards, Lia Nazliana Nasution

















Aung Win <aungabac@gmail.com>

kepada saya 🔻

Indonesia 🔻

Teriemahkan pesan

Nonaktifkan untuk: Inggris x

Sab, 16 Jul 2022, 00.07

Dear Lia Nazliana Nasution

Please clarify the short bios.

Ph.D. inspecialized area,(not Ph.D. in the city or campus).

And if you are a doctoral/Ph.D student, it should also be mentioned in the short bio. example:is a Ph.D. candidate in the Program, ...University, Indonesia...

Short Bios

- 1) Lia Nazliana Nasution, S.E., M.Si obtained a Master's degree in Medan from Universitas Sumatera Utara, Indonesia. Currently, she is working as a Lecturer at the Department of Development Economics, Universitas Pembangunan Panca Budi Medan, Indonesia.
- 2) Prof. Dr. Ramli, S.E, MS obtained a Ph.D in Surabaya from Airlangga University, Indonesia. Currently, he is working as a Lecturer at the Department of Development Economics, Faculty of Economics and Business, Universitas Sumatera Utara Medan, Indonesia.
- 3) Prof. Dr. Isfenti Sadalia, S.E., M.E obtained a Ph.D in Surabaya from Airlangga University, Indonesia. Currently, she is working as Head of the Master of Management Study Program at Universitas Sumatera Utara Medan, Indonesia.
- 4) Dr. Dede Ruslan, M.Si obtained a Ph.D in Bandung from Padjadjaran University, Indonesia. Currently, he is working as the Head of the Department of Economics, Faculty of Economics, Universitas Negeri Medan, Indonesia.

Thank you for your cooperation.

Sincerely yours, Aung Kyi Win



Lia Nazliana Nasution SE. dosen.pancabudi.ac.id> kepada Aung ▼

Dear Aung Win from ABAC Journal,

Here is the short bio. Short Bios

- 1) Lia Nazliana Nasution, S.E., M.Si is a Ph.D candidate in Economics at Universitas Sumatera Utara, Indonesia. Currently, she is working as a Lecturer at the Department of Development Economics, Universitas Pembangunan Panca Budi Medan, Indonesia.
- 2) Prof. Dr. Ramli, S.E, MS obtained a Ph.D in Economics from Airlangga University, Indonesia. Currently, he is working as a Lecturer at the Department of Development Economics, Faculty of Economics and Business, Universitas Sumatera Utara Medan, Indonesia.
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- 4) Dr. Dede Ruslan, M.Si obtained a Ph.D in Economics from Padjadjaran University, Indonesia. Currently, he is the Head of the Department of Economics, Faculty of Economics, Universitas Negeri Medan, Indonesia.

With warm regards,

Lia Nazliana Nasution

ABAC Journal latest issue Vol. 42 No. 3 (July-September, 2022) is now available online







Kotak Masuk x





Rab, 3 Agu 2022, 14.08



kepada saya ▼

Indonesia -Terjemahkan pesan Nonaktifkan untuk: Inggris 🗶

Dear Lia Nazliana Nasution

Inggris -

We are pleased to inform you that the ABAC Journal has just published its latest issue Volume 42 No.3 (July-September, 2022).

Please visit http://www.abacjournal.au.edu to read the current issue. Your article "Investigation of Financial Inclusion, Financial Technology, Economic Fundamentals, and Poverty Alleviation in ASEAN-5: Using SUR Model" can be accessed here:

http://www.assumptionjournal.au.edu/index.php/abacjournal/article/view/5881

If there are any mistakes please let us know as soon as possible.

Thank you for your interest in publishing your article in the ABAC Journal.

First reviewer comments-ABAC Journal-Investigation of Financial Inclusion, Financial Technology, Economic Fundamentals-March 7 [Eksternal] Kotak Masuk x









Aung Win <aungabac@gmail.com>

Sen. 7 Mar 2022. 11.12



kepada saya ▼



Indonesia ▼

Terjemahkan pesan

Nonaktifkan untuk: Inggris x

Dear Lia Nazliana Nasution,

We are sending you the first reviewer's comments on your article titled "Investigation of Financial Inclusion, Financial Technology, Economic Fundamentals, and Poverty Alleviation in ASEAN-5: Using SUR Model".

Please make all the corrections and any necessary rewriting of the article as the first reviewer suggested and send it back to us (highlight the changes made in the text) within 2 weeks. Please also send us the response to the reviewer's comments (explanation point by point).

We will send you the second reviewer's comments as soon as we receive it.

Sincerely yours, Aung Kyi Win **ABAC Journal**



