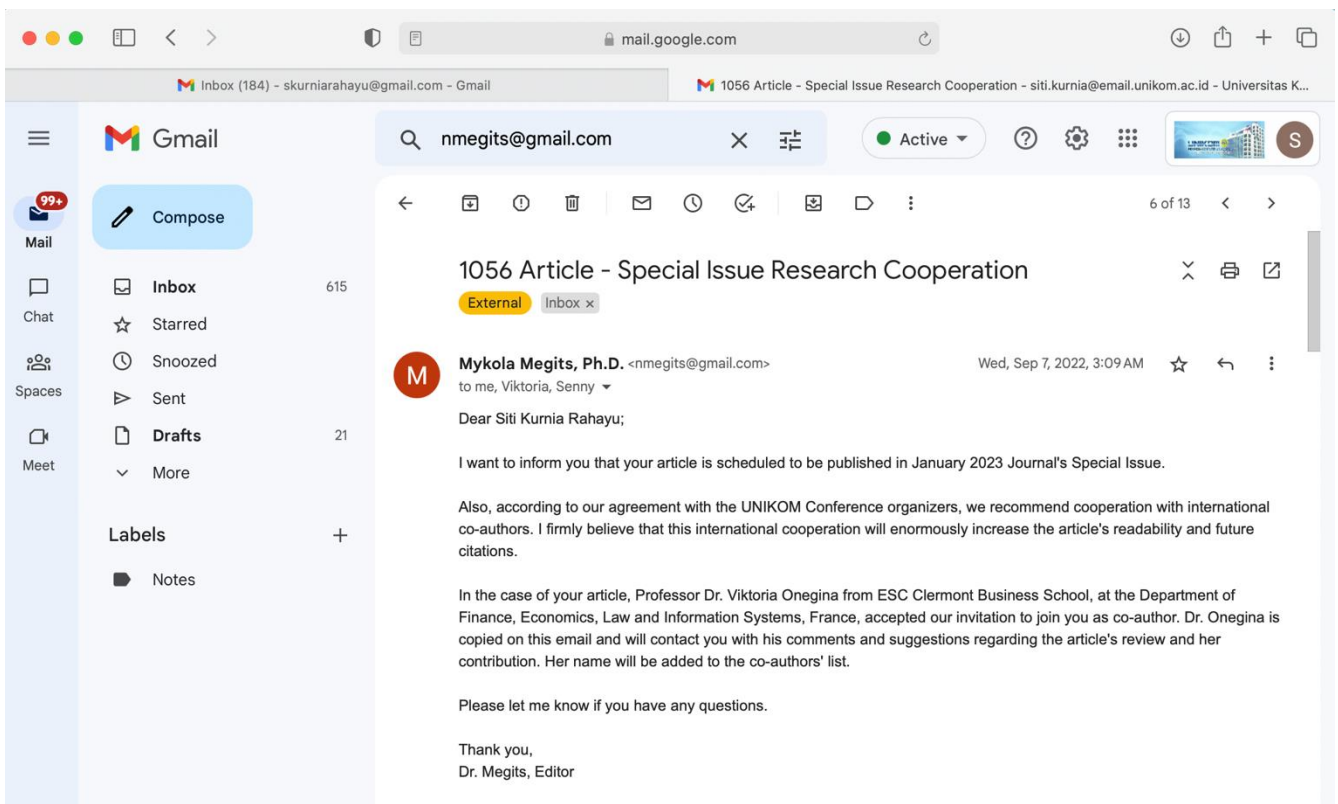
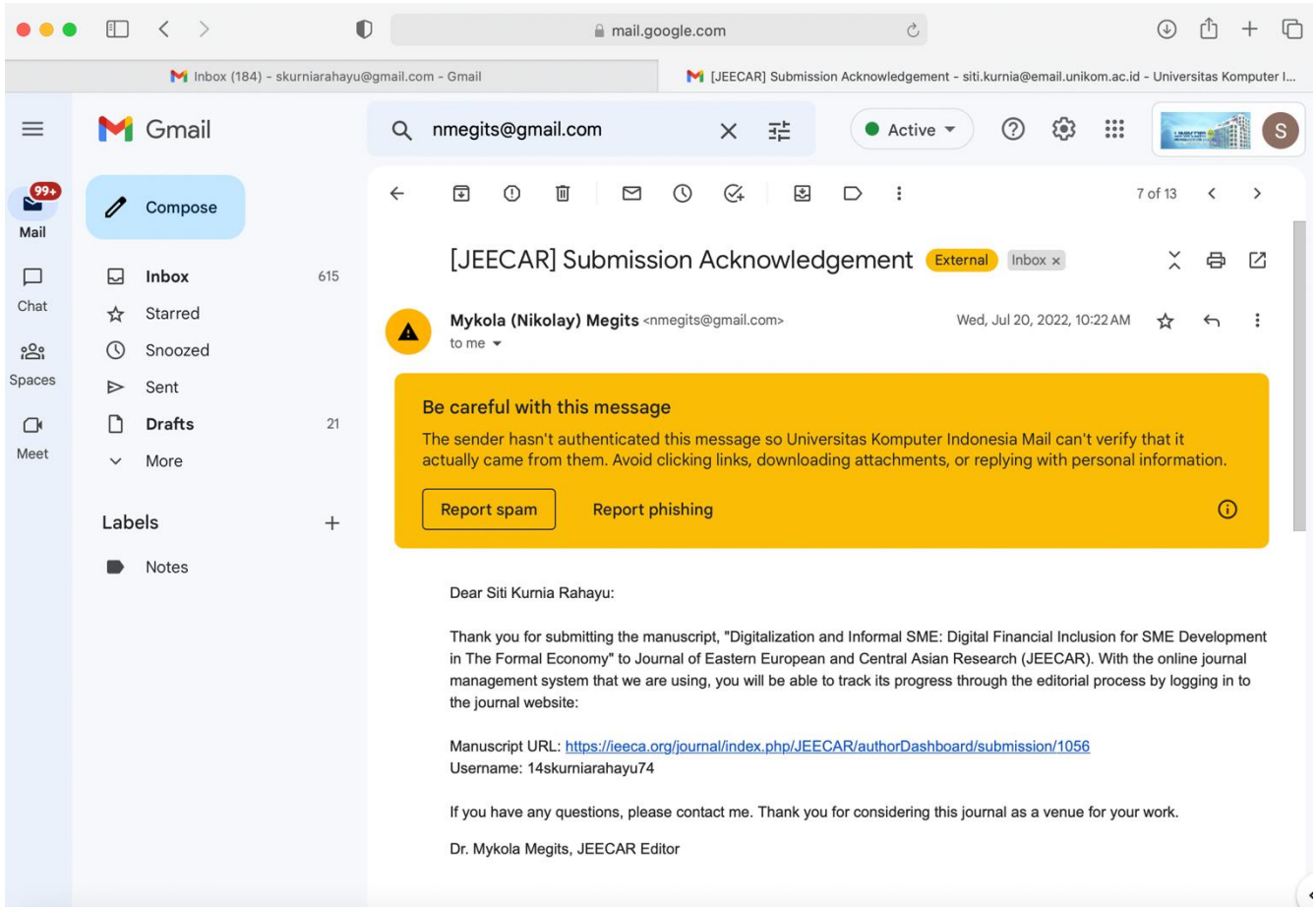


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JEECAR
Digitalization and Informal SME:
Digital Financial Inclusion for SME Development in The Formal Economy**



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Dear JEECAR Reader:

You have a new notification from the Journal of Eastern European and Central Asian Research (JEECAR):

A new article, "Digitalization and Informal SME: Digital Financial Inclusion for SME Development in The Formal Economy," has been submitted.

Link: <https://ieeca.org/journal/index.php/JEECAR/workflow/submission/1056>

Best regards,
Mykola (Nikolay) Megits

Siti Kurnia Rahayu <siti.kurnia@email.unikom.ac.id> to Ph.D.

Sep 7, 2022, 8:30 AM

Dear Dr. Megits,
Thank you for your information.

We agree to the addition of international co-authors to our publications.

Thank you Dr. Megit's editorial for suggestions to improving our article quality.

Best regards,
Siti Kurnia Rahayu

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On Wed, Sep 7, 2022 at 3:09 AM Mykola Megits, Ph.D. <nmegits@gmail.com> wrote:

Dear Siti Kurnia Rahayu;

I want to inform you that your article is scheduled to be published in January 2023 Journal's Special Issue.

Also, according to our agreement with the UNIKOM Conference organizers, we recommend cooperation with international co-authors. I firmly believe that this international cooperation will enormously increase the article's readability and future citations.

In the case of your article, Professor Dr. Viktoria Onegina from ESC Clermont Business School, at the Department of Finance, Economics, Law and Information Systems, France, accepted our invitation to join you as co-author. Dr. Onegina is copied on this email and will contact you with his comments and suggestions regarding the article's review and her contribution. Her name will be added to the co-authors' list.

Please let me know if you have any questions.

Thank you,
Dr. Megits, Editor

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Dr. Megits, Editor

From: Siti Kurnia Rahayu

Sent: Tuesday, July 19, 2022 10:22 PM

To: Dr. Mykola (Nikolay) Megits <nmegits@gmail.com>

Subject: [JEECAR] New notification from Journal of Eastern European and Central Asian Research (JEECAR)

Dear JEECAR Reader:

You have a new notification from the Journal of Eastern European and Central Asian Research (JEECAR):

A new article, "Digitalization and Informal SME: Digital Financial Inclusion for SME Development in The Formal Economy," has been submitted.

Link: <https://ieeca.org/journal/index.php/JEECAR/workflow/submission/1056>

Best regards,
Mykola (Nikolay) Megits

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M Mykola Megits, Ph.D. <nmegits@gmail.com> Wed, Sep 7, 2022, 3:09 AM

to me, Viktoria, Senny

Dear Siti Kurnia Rahayu;

I want to inform you that your article is scheduled to be published in January 2023 Journal's Special Issue.

Also, according to our agreement with the UNIKOM Conference organizers, we recommend cooperation with international co-authors. I firmly believe that this international cooperation will enormously increase the article's readability and future citations.

In the case of your article, Professor Dr. Viktoria Onegina from ESC Clermont Business School, at the Department of Finance, Economics, Law and Information Systems, France, accepted our invitation to join you as co-author. Dr. Onegina is copied on this email and will contact you with his comments and suggestions regarding the article's review and her contribution. Her name will be added to the co-authors' list.

Please let me know if you have any questions.

Thank you,
Dr. Megits, Editor

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O ONEGINA Viktoriya <viktoriya.onegina@esc-clermont.fr> Thu, Oct 13, 2022, 3:03 AM

to me, Ph.D.

Dear Colleagues!

I am working on the preparation of the article **Digitalization and Informal SME: Digital Financial Inclusion for SME Development in The Formal Economy** for the publishing.

But it is necessary to make some clarifications.

1. You use abbreviation SME for the title of the article but MSME for the text. It is better to use the same abbreviation for the title and text of the article. What is better to use SME or MSME?
2. Could you write one sentence to clarify your understanding of informal sector.

With best regards,
Dr. Viktoriya Onegina

mail.google.com

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S Siti Kurnia Rahayu <siti.kurnia@email.unikom.ac.id> Thu, Oct 13, 2022, 12:37 PM

to ONEGINA

Yours faithfully,

We convey the difference between MSMEs and SMEs in Indonesia.

MSME	SMEs
Fostered by district and city governments	Fostered by the provincial government or national-scale medium enterprises
Relatively unincorporated	Must be a legal entity
Productive businesses owned by individuals and/or individual business entities	Productive economic businesses carried out by individuals or business entities, which are not branches of the company, are controlled or become part of a medium-sized business, or a large business that meets the criteria for a small business.
<ul style="list-style-type: none"> - Total assets: < 50 million - Sales turnover: < 300 million/ year - Number of employees: < 4 people 	<ul style="list-style-type: none"> - Total assets: 50 million – 500 million - Sales turnover: 300 million – 2.5 billion / year - Number of employees: 5 – 19 people
<ul style="list-style-type: none"> - Do not have systematic financial administration, - Difficult to get help from banks, 	<ul style="list-style-type: none"> - does not have an accounting system, - difficulty in expanding the scale of business, - non-export import business - have limited capital
<ul style="list-style-type: none"> - Items sold are always changing, - Very small form of business (as a main 	<ul style="list-style-type: none"> - Has a higher business progress than MSMEs. - Examples such as small industries, cooperatives, minimarkets,

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ONEGINA Viktoriya <viktoriya.onegina@esc-clermont.fr> Thu, Oct 13, 2022, 4:20 PM

to me

Thank you for your prompt respond. I need also the source of the data for these statements in article:
 "The **MSME** sector is the main driver of the Indonesian economy, with a contribution of more than 50% of GDP. **MSMEs** contributed 96.99% of employment opportunities, contributed to the addition of foreign exchange in the form of export revenues of 15% of total exports, and 97.02% of workers were absorbed in this sector"
 Sincerely, Dr. Viktoriya Onegina

De : Siti Kurnia Rahayu <siti.kurnia@email.unikom.ac.id>
 Envoyé : Thursday, October 13, 2022 7:37 AM
 À : ONEGINA Viktoriya <viktoriya.onegina@esc-clermont.fr>
 Objet : Re: Article

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ONEGINA Viktoriya <viktoriya.onegina@esc-clermont.fr> Sat, Oct 15, 2022, 7:13 PM

to me, Ph.D.

Dear Colelgues! How are you?
 I have finished with primarily revision of the article. I am mailing it to you. Please, check that all ideas are submitted correctly after revision and add the sources of data for the selected by yellow colors data.
 If you have any questions, please, write me. As soon as you finished I will make the last improvements and pass the article to the Editor for publishing.
 Have a nice Sunday.
 Dr. Viktoriya Onegina

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Siti Kurnia Rahayu <siti.kurnia@email.unikom.ac.id> Mon, Oct 17, 2022, 11:04 AM

to ONEGINA

Dear Dr. Viktoriya.
 I wish you are always healthy and happy.
 Thank you for the corrections and input you have given to improve this article. We try to study it and make revisions.
 Have a nice Monday.
 Dr. Siti Kurnia Rahayu

On 15 Oct 2022, at 19.13, ONEGINA Viktoriya <viktoriya.onegina@esc-clermont.fr> wrote:
 <1056-2R_Article-5282-1-4-20220719.docx>

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Siti Kurnia Rahayu <siti.kurnia@email.unikom.ac.id> to ONEGINA

Mon, Oct 17, 2022, 11:28 AM

Dear Dr. Victoria.
I sent you the revised file.
Thank you for all your corrections and input to improve this article.

Best regards

Dr. Siti Kurnia Rahayu

On 15 Oct 2022, at 19:13, ONEGINA Viktoriya <viktoriya.onegina@esc-clermont.fr> wrote:

<1056-2R_Article-5282-1-4-20220719.docx>

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Digitization and Informal ISME: Digital Financial Inclusion for ISME Development in The Formal Economy

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1056 Article Journal JEECAR - Request to proofread

Mykola Megits, Ph.D. <nmegits@gmail.com> to me

Wed, Dec 28, 2022, 6:09 AM

Dear Professor,

Please proofread the attached article and complete the final corrections/changes if needed.

Please pay special attention to the listed references to ensure that they are organized according to APA Style and that all the DOI URL links are provided (if available).

- Search DOIs using this link <https://search.crossref.org/>
- APA Style for listing the references https://owl.purdue.edu/owl/research_and_citation/apa_style/apa_formatting_and_style_guide/reference_list_articles_in_periodicals.html

Return the revised Word file with made changes highlighted in yellow ASAP by replying to this email. We plan to publish this Special issue on January 15, 2023, or earlier.

Thank you,
Dr. M. Megits
Editor

2 Attachments • Scanned by Gmail

Digitization and Informal ISME: Digital Financial Inclusion for ISME Development in The Formal Economy

Dr. Siti Kurnia Rahayu

Digitization and Informal ISME: Digital Financial Inclusion for ISME Development in The Formal Economy

Dr. Siti Kurnia Rahayu

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Siti Kurnia Rahayu <siti.kurnia@email.unikom.ac.id> to Ph.D.

Thu, Dec 29, 2022, 11:35 AM

Dear Dr. Megits

Returned the revised word file with the changes made highlighted in yellow.

Thank you
Siti Kurnia Rahayu

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Digitization and Informal ISME: Digital Financial Inclusion for ISME Development in The Formal Economy

Dr. Siti Kurnia Rahayu

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Sat, Dec 31, 2022, 3:03 AM

Confirmed.

Thank you.

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nmegits@gmail.com to journal
Mon, Jan 9, 5:10 AM

Dear JEECAR Readers,



A special issue of the Journal JEECAR dedicated to the 5th International Conference on Business, Economics, Social Sciences, and Humanities (ICOBEST) held on May 30-31, 2022, in Bandung, Indonesia, has been published.

Please review it here <https://ieeca.org/journal/index.php/JEECAR/issue/view/31>. The published article will be listed in Scopus and WoS databases in 5-7 business days.

We encourage you to read it and start referencing and promoting the published research.

Best wishes,

Mykola (Nikolay) Megits, MBA, Ph.D.
Editor-in-Chief
Journal of Eastern European and Central Asian Research
www.ieeca.org

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