



Letter of Acceptance (LoA)

No : 6676/LPPJPHKI/VII/2024



Dear author (s),

This is to inform you that manuscript entitled,

Financial Training, Knowledge Management On Financial Competence To Improve Self Awareness In MSMEs At Sepande Village

By author(s)

Siti Masyita, Vera Firdaus, Wisnu Panggah Setiyono

has passed two reviewers with the details in the following:

[REVIEW RESULTS]

Double-blind review form (First reviewer)

Thank you for agreeing to be a reviewer. We are keen to ensuring a high standard of articles published in European –American Journals, and the manuscript that is being sent to you has been submitted after a first selection process based on the agreement of the Editors. In general, the standard of manuscripts forwarded to me after the vetting is good. To this end, we would be grateful if you would, wherever possible, provide constructive feedback to enable the author(s) improve the manuscript before publication.

Please complete the table below and rate the article on the issues described. As with all double-blind review

No	Please rate the following(5=excellent, 1= poor)	1	2	3	4	5
1	What is the Quality of Article Titles					*
2	How is the Quality of the Manuscript Content of the Abstract Section				*	
3	How is the Quality of the Manuscript Content of the Introduction Section					*
4	How is the quality of the manuscript content of the literature review section					*
5	What is the quality of the manuscript content Research Methods				*	
6	How is the Quality of the Manuscript Content of the Results and Discussion Section				*	
7	What is the quality of the manuscript content of the closing section					*
8	What is the quality of the references used				*	

Decision regarding the paper

- (*) Accept the paper in its current format
- (.) Accept the paper with minor changes
- (:) Resubmit with the major changes
- () Decline the submission

Comments:

The title of the article 'Financial Training, Knowledge Management On Financial Competence To Improve Self Awareness In MSMEs At Sepande Village' is very clear and comprehensive. The title aptly reflects the focus of the research, which is the effect of financial training and knowledge management on financial competence to improve self-awareness among MSMEs in Sepande Village.

The abstract of this article is very well structured, providing a clear and concise summary of the research objectives, methods, results, and conclusions. The author managed to summarise the essence of the research in a few easy-to-understand sentences. The abstract also includes relevant keywords, which makes it easy to search and index the article in research databases.

The introduction is very informative and provides a strong context for the research. The author explains the background of the importance of financial training and knowledge management in improving the financial competencies of MSMEs in Sepande Village. The introduction also identifies the existing problems and explains the relevance of this research in addressing these problems.

The literature review in this article is in-depth and demonstrates a broad understanding of the topic. The author successfully collates and synthesises various previous studies relevant to this topic, providing a strong theoretical basis for this research.

The research method is described in great detail and clarity. The author provides a complete description of the research design, population and sample, data collection techniques, and data analysis methods used. This detailed explanation ensures that this research can be replicated by other researchers and provides confidence that the results obtained are valid and reliable.

The results and discussion section is very well presented. The data presented are interpreted clearly and logically, and linked back to the hypothesis and literature discussed earlier. This in-depth discussion helps clarify the implications of the research findings and provides valuable insights for the reader.

The conclusion summarises the main findings in a concise and clear manner and emphasises the contribution of the research to the understanding of the importance of financial training and knowledge management in improving financial competence and self-awareness among MSMEs. The conclusion also provides practical recommendations that can be taken up by stakeholders in the field of MSME training and development. The author succeeds in providing a satisfactory resolution for the reader and demonstrates that this research has a significant impact.

The references used in this article are highly relevant and up-to-date. The author demonstrates a broad understanding of the topics discussed by citing credible and influential sources in the fields of financial training, knowledge management, and MSME development. The use of appropriate references strengthens the arguments presented and provides a solid foundation for the study.

[REVIEW RESULTS]

Double-blind review form (Second reviewer)

Thank you for agreeing to be a reviewer. We are keen to ensure a high standard of articles for European –American Journals and the manuscript that is being sent to you has been submitted after a first selection process based on the agreement of the Associate Editors. In general the standard of manuscripts forwarded to me after the vetting is good. To this end we would be grateful if you would, wherever possible, provide constructive feedback to enable the author improve the manuscript before publication

Please complete the table below and rate the article on the issues described. As with all double-blind reviewing, any comments you make will be passed to the authors on an anonymous basis.

No	Please rate the following(5=excellent, 1= poor)	1	2	3	4	5
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2	How is the Quality of the Manuscript Content of the Abstract				*	
3	How is the Quality of the Manuscript Content of the Introduction					*
4	How is the quality of the manuscript content of the literature					*
5	What is the quality of the manuscript content Research Methods					*
6	How is the Quality of the Manuscript Content of the Results and				*	
7	What is the quality of the manuscript content of the closing section					*
8	What is the quality of the references used				*	

Decision regarding the paper

- (*) Accept the paper in its current format
- () Accept the paper with minor changes
- () Resubmit with the major changes
- () Decline the submission

Comments:

The title of the article 'Financial Training, Knowledge Management On Financial Competence To Improve Self Awareness In MSMEs At Sepande Village' is very informative and clear. The title covers all the important elements of the research, including the variables under study (financial training, knowledge management, financial competence, and self-awareness) as well as the context of the research (MSMEs in Sepande Village).

The abstract of this article is very effective in conveying the objectives, methods, results, and conclusions of the research. The author managed to summarise the essence of the research in a few concise and clear sentences, making it easier for readers to understand the outline of this research. The use of simple yet informative language makes this abstract easily understood by readers from various backgrounds.

The introduction of this article is very comprehensive and provides a strong context for the research. The author clearly explains the background and importance of the topic under study, which is the improvement of financial competence and self-awareness through financial training and knowledge management among MSMEs.

The literature review in this article is very in-depth and well-structured. The author demonstrates a broad understanding of the literature relevant to this topic and successfully synthesises various previous studies. The literature review provides a strong theoretical basis and shows how this research relates to previous studies, strengthening the arguments put forward in the article.

The research methods used in this article are described in great detail and transparency. The author provides a complete description of the research design, population and sample, data collection techniques, and data analysis methods.

The results and discussion section is very well presented and structured. The data presented are interpreted clearly and logically, and are linked back to the hypothesis and literature discussed earlier. The author not only presents the research results, but also provides an in-depth interpretation of the implications of the findings.

The conclusion summarises the main findings in a concise and clear manner and highlights the contribution of the research to the understanding of the importance of financial training and knowledge management in improving financial competence and self-awareness among MSMEs. It also provides practical recommendations that can be taken up by stakeholders in the field of MSME training and development.

The references used in this article are highly relevant and up-to-date. The author demonstrates a broad understanding of the topic discussed by citing credible and influential sources in the fields of financial training, knowledge management, and MSME development. The use of appropriate references strengthens the arguments presented and provides a solid foundation for the study.

Based on the review results, manuscript entitled,

Financial Training, Knowledge Management On Financial Competence To Improve Self Awareness In MSMEs At Sepande Village

is accepted for publication in "Ekombis Review: Jurnal Ilmiah Ekonomi dan Bisnis " and will be published in Volume 13, No. 1, January 2025.

Bengkulu, 23 Juli 2024

Editor-in-Chief,



Dr. Karona Cahya Susena, SE, MM

Dikelola Oleh:

