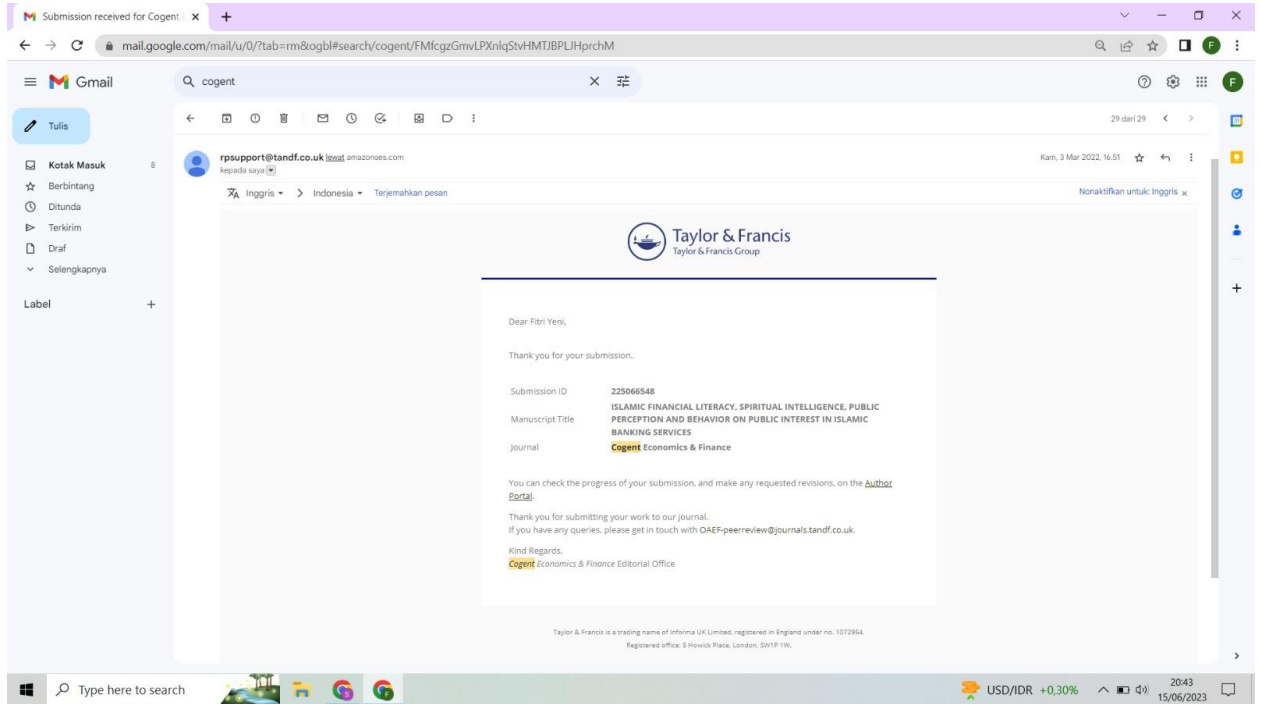


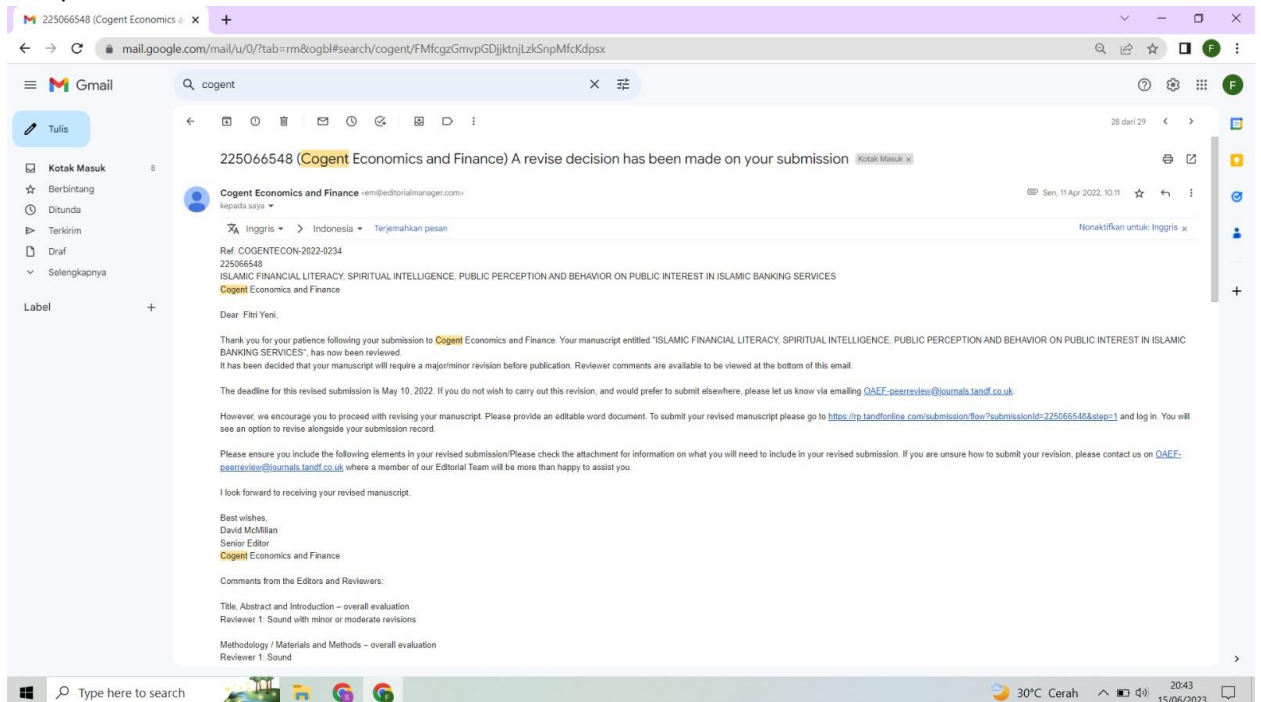
CORRESPONDENCE

JURNAL COGENT ECONOMICS & FINANCE

1. 3 Maret 2022: Submit Artikel



2. 11 April 2022: Revisi-1 Artikel



3. 29 Juli 2022: Informasi Review

The screenshot shows a Gmail interface with an email from OAEF-peerreview@journals.tandf.co.uk. The subject line is "Re: Submission Id: 225066548 #TrackingId:12472579". The email content includes a thank you message, a confirmation that the manuscript has received one completed review, and information about a second review. It is signed by Mr. Ricks Dalida, Journal Editorial Office, Taylor & Francis Group. A promotional banner for "What is an ARTICLE TRANSFER" is visible. The email footer includes the sender's name, email address, and the date and time of sending (29-07-2022 03:28).

4. 19 September 2022: Revisi-2 Artikel

The screenshot shows a Gmail interface with an email from Cogent Economics and Finance. The subject line is "225066548 (Cogent Economics and Finance) A revise decision has been made on your submission". The email content informs the author that a revision decision has been made on their submission. It includes details about the manuscript title, the reference number (COGENTCON-2022-0234R1), and the journal name (ISLAMIC FINANCIAL LITERACY, SPIRITUAL INTELLIGENCE, PUBLIC PERCEPTION AND BEHAVIOR ON PUBLIC INTEREST IN ISLAMIC BANKING SERVICES). The email provides instructions on how to submit the revision, including a deadline of October 18, 2022, and a link to the Cogent dashboard. It also lists options for including a public interest statement, author information, and a photo. The email is signed by the Editorial Office and includes contact information for the Cogent Economics and Finance journal.

5. 25 November 2022: Revisi-3 Artikel

The screenshot shows a Gmail interface with a search bar containing 'cogent'. The email header includes the subject '225066548 (Cogent Economics and Finance) A revise decision has been made on your submission' and the sender 'Cogent Economics and Finance'. The main body of the email contains the following text:

Dear Yael,

Your manuscript entitled "ISLAMIC FINANCIAL LITERACY, SPIRITUAL INTELLIGENCE, PUBLIC PERCEPTION AND BEHAVIOR ON PUBLIC INTEREST IN ISLAMIC BANKING SERVICES", which you submitted to Cogent Economics and Finance, has now been reviewed.

The reviews, included at the bottom of the letter, indicate that your manuscript could be suitable for publication following revision. We hope that you will consider these suggestions, and revise your manuscript.

Please submit your revision by Dec 25, 2022, if you need additional time then please contact the Editorial Office.

To submit your revised manuscript please go to <https://ip.cogentoa.com/dashboard/> and log in. You will see an option to Revise alongside your submission record.

If you are unsure how to submit your revision, please contact us on OJEF-eeservice@journals.tandf.co.uk

You also have the option of including the following with your revised submission:

- * public interest statement - a description of your paper of NO MORE THAN 150 words suitable for a non-specialist reader; highlighting/explaining anything which will be of interest to the general public
- * about the author - a short summary of NO MORE THAN 150 WORDS, detailing either your own or your group's key research activities, including a note on how the research reported in this paper relates to wider projects or issues.
- * photo of the author(s), including details of who is in the photograph - please note that we can only publish one photo

If you require advice on language editing for your manuscript or assistance with arranging translation, please do consider using the Taylor & Francis Editing Services (www.tandfeditingservices.com).

Please ensure that you clearly highlight changes made to your manuscript, as well as submitting a thorough response to reviewers.

We look forward to receiving your revised article.

6. 16 Januari 2023: Revisi-4 Artikel

The screenshot shows a Gmail interface with a search bar containing 'cogent'. The email header includes the subject '225066548 (Cogent Economics and Finance) A revise decision has been made on your submission' and the sender 'Cogent Economics and Finance'. The main body of the email contains the following text:

Dear Yael,

Your manuscript entitled "ISLAMIC FINANCIAL LITERACY, SPIRITUAL INTELLIGENCE, PUBLIC PERCEPTION AND BEHAVIOR ON PUBLIC INTEREST IN ISLAMIC BANKING SERVICES", which you submitted to Cogent Economics and Finance, has now been reviewed.

The reviews, included at the bottom of the letter, indicate that your manuscript could be suitable for publication following revision. We hope that you will consider these suggestions, and revise your manuscript.

Please submit your revision by Feb 14, 2023, if you need additional time then please contact the Editorial Office.

To submit your revised manuscript please go to <https://ip.cogentoa.com/dashboard/> and log in. You will see an option to Revise alongside your submission record.

If you are unsure how to submit your revision, please contact us on OJEF-eeservice@journals.tandf.co.uk

You also have the option of including the following with your revised submission:

- * public interest statement - a description of your paper of NO MORE THAN 150 words suitable for a non-specialist reader; highlighting/explaining anything which will be of interest to the general public
- * about the author - a short summary of NO MORE THAN 150 WORDS, detailing either your own or your group's key research activities, including a note on how the research reported in this paper relates to wider projects or issues.
- * photo of the author(s), including details of who is in the photograph - please note that we can only publish one photo

If you require advice on language editing for your manuscript or assistance with arranging translation, please do consider using the Taylor & Francis Editing Services (www.tandfeditingservices.com).

Please ensure that you clearly highlight changes made to your manuscript, as well as submitting a thorough response to reviewers.

We look forward to receiving your revised article.

7. 27 Januari 2023: Artikel Accepted

The screenshot shows a Gmail interface with a search bar containing "cogent". The selected email is from "Cogent Economics and Finance" with the subject "225066548 (Cogent Economics and Finance) Your submission has been accepted". The email body contains the following text:

Dear Fitri Yeni,

I am pleased to tell you that your work was accepted for publication in **Cogent Economics and Finance** on Jan 27, 2023.

Please note: only minor, or typographical changes can be introduced during typesetting and proofing of your manuscript. Major changes to your manuscript will not be permitted.

For your information, comments from the Editor and Reviewers can be found below if available, and you will have an opportunity to make minor changes at proof stage.

Your article will be published under the Creative Commons Attribution license (CC-BY 4.0), ensuring that your work will be freely accessible by all. Your article will also be shareable and adaptable by anyone as long as the user gives appropriate credit, provides a link to the license, and indicates if changes were made.

Once the version of record (VoR) of your article has been published in **Cogent Economics and Finance**, please feel free to deposit a copy in your institutional repository.

Thank you for submitting your work to this journal, and we hope that you will consider us for your future submissions.

Best wishes

David McMillan
Senior Editor
Cogent Economics and Finance

Comments from the Editors and Reviewers:

In compliance with data protection regulations, you may request that we remove your personal registration details at any time. (Use the following URL: <https://www.editorialmanager.com/cogentecon/login.asp?ar>) Please contact the publication office if you have any questions.

8. 30 Januari 2023: Informasi Publik Artikel

The screenshot shows a Gmail interface with a search bar containing "cogent". The selected email is from "cats@taylorandfrancis.com" with the subject "Welcome to Taylor & Francis Production: Cogent Economics & Finance 2175470". The email body contains the following text:

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Article: ISLAMIC FINANCIAL LITERACY, SPIRITUAL INTELLIGENCE, PUBLIC PERCEPTION AND BEHAVIOUR ON PUBLIC INTEREST IN ISLAMIC BANKING SERVICES

Journal: **Cogent Economics & Finance** OAEP

Article ID: OAEP 2175470

Dear Fitri Yeni,

We are delighted that you have chosen to publish your article in **Cogent Economics & Finance**. I will be your Production Editor and will work with you to oversee the production of your article through to publication. My contact details are given at the end of this email.

- Please log in to CATS to complete your Author Publishing Agreement. Your user name and password are given below. If you have any questions on the process of completing your agreement, please contact me.

Proofs will be ready for you to check in approximately working days and we would like you to return your corrections within S (from Proofs duration) days. Please let me know if there will be any difficulty in meeting this schedule.

We will be sending proofs to you through our online proofing system. You will receive notification when your proofs are available and the link to access them from the email address: jcoof@interea.com

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- Your User Name is: FITRINY5
- Your Password is: EsQ3WgA4S (You will be required to change this first time you log in)
- The DOI of your paper is: 10.1080/23320339.2023.2175470. Once your article has published online, it will be available at the following permanent link: <https://doi.org/10.1080/23320339.2023.2175470>

Yours sincerely,
Annie Sophia
Email:OAEP-production@journals.tandf.co.uk