

KORESPONDENSI PAPER (NASKAH)

Judul Naskah: Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs

Nama Jurnal: Uncertain Supply Chain Management (USCM), Vol. 12, Issue 1. 2024, 407–416, ISSN 2291-6830

Korespondensi antara

Miswanto Miswanto: miswanto_miswanto@yahoo.com (STIE YKPN Yogyakarta)
(Penulis 1 dari 8 penulis dan penulis korespondensi)

dan

Editor: **Editorial team USCM** (uscm.editorial@gmail.com), dan Babak Farhang Moghadam, Editor-in-chief (farhang@imps.ac.ir)

Penulis mengirimkan sebuah naskah ke jurnal Uncertain Supply Chain Management. Jurnal ini adalah salah satu jurnal internasional bereputasi yang terindeks Scopus (Q3 versi Scimago), dengan SJR 0,35. Jurnal ini berasal dari negara Kanada dan penerbitnya adalah Growing Science.

Dalam proses pengiriman naskah, penulis melakukan submit naskah ke Jurnal Uncertainty Supply Chain Management melalui web jurnal tersebut pada tanggal 17 Mei 2023. Pengisian submit dilakukan di Web USCM tersebut. Saat submit, naskah penuh belum diminta untuk dilampirkan/dikirim. Penulis hanya diminta mengisi judul naskah, nama penulis, abstrak, dan kata kunci (keywords). Alamat Web USCM: <https://growingscience.com/uscm/uscm.html>

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- [● Withdraw Submission](#)
- [● Check Status](#)
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Information

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- [● Indexing & Abstracting](#)
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Submission

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Submission Title:
 Investigating the influence of financial literacy and supply chain management on the financial perform

[Author\(s\)](#)

Author 1

First/Given Name:
 Miswanto

Last/Family Name:
 Miswanto

Organization:
 STIE YKPN School of Business Yogyakarta

Country:

Email:
 miswanto_miswanto@yahoo.com

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Last/Family Name:
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Organization:
 STIE YKPN School of Business Yogyakarta

Country:

Email:
 miswanto_miswanto@yahoo.com

Author 2

First/Given Name:

Samuel Teguh

Last/Family Name:

Tarigan

Organization:

Sekolah Teknologi Ilmu Ekonomi Harapan Bangsa, Bandung

Country:

Indonesia

Email:

samuel_tarigan@ithb.ac.id

Author 3

First/Given Name:

Sari

Last/Family Name:

Wardhani

Organization:

Indonesia University, Jakarta, Indonesia

Country:

Indonesia

Email:

sari.wardhani@ui.ac.id

[Add Author](#)

Contact Author

Contact Author:

Author who will serve as the point of contact for correspondence about the submission.

Alternate Contact:

Alternate contact information, such as personal email address or telephone number; used only if unable to contact using above email address.

Topic Areas

To help match submissions to reviewers and sessions, please select the area(s) most applicable to your submission

- Topic Areas:
- Uncertainty in SCM applications
 - Just-in-Time
 - Agile Manufacturing
 - Inventory
 - Deteriorating
 - Robust optimization in SCM problems
 - Total Quality Management
 - Materials Logistics Management
 - Customer Relationship Management
 - Requirements Chain Management

Content

Keywords:

financial literacy, supply chain management, financial performance, sustaina

Abstract:

The aim of this research is to analyze the relationship between financial literacy and financial performance, the relationship between financial literacy and the sustainability of SMEs, the relationship between supply chain management and financial performance, the relationship between supply chain management and the sustainability of SMEs, and financial performance with the sustainability of SMEs. This research method is a quantitative survey, the research data was obtained by distributing online questionnaires to 740 SMEs Owners. Data analysis used

Password

Please enter a password you will remember. The submission ID, which you will receive via email upon submission of this form, along with this password will allow you to make future changes to this submission.

Password:

.....

Re-enter Password:

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Comments

Optional Comments:

Please check over your entries, making sure everything is filled out. When ready, click on the Make Submission button below once.

Make Submission

Penulis mendapat balasan dari *editor* via email pada 18 mei 2023. *Editor* memberi tahu bahwa *submit* naskah terdata dengan ID No. 2409.



USCM Editor <uscm.editorial@gmail.com>

Kepada: miswanto_miswanto@yahoo.com, sari.wardhani@ui.ac.id, mirza_mr.fia@ub.ac.id, masmintosragen@gmail.com



Kam, 18 Mei, jam 10.15

Dear Authors,

We have received your submission paper.

Thank you for your submission to Uncertain Supply Chain Management (USCM) , ISSN 2291-6830 (Online) Below is a copy of the information submitted for your records. Submission ID: 2409

Title: Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs.

Editorial Team

Uncertain Supply Chain Management (USCM)
ISSN 2291-6830 (Online)

<https://growingscience.com/uscm/uscm.html>

<https://www.scimagojr.com/journalsearch.php?q=21100806906&tip=sid&exact=no>

<https://www.scopus.com/sourceid/21100806906>

Tanggal 20 Juli 2023, *Editor* USCM mengirim email ke penulis yang menyatakan bahwa judul dan abstrak dari naskah penulis dinilai oleh tim editor sesuai dengan ruang lingkup jurnal USCM. Penulis diminta untuk mengirim naskah penuh.

Your Paper - Miswanto et al. - Title: Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs.



USCM Editor <uscm.editorial@gmail.com>

Kepada: miswanto_miswanto@yahoo.com, sari.wardhani@ui.ac.id, mirza_mr.fia@ub.ac.id, masmintosragen@gmail.com



Kam, 20 Jul

The results of the review of the title and abstract your manuscript with ID 2409 is in accordance with the scope of the Uncertain Supply Chain Management (USCM) Journal. Therefore, we will follow up on the manuscript. Please send the full manuscript.

Editorial Team

Uncertain Supply Chain Management (USCM)
ISSN 2291-6830 (Online)

<https://growingscience.com/uscm/uscm.html>

<https://www.scimagojr.com/journalsearch.php?q=21100806906&tip=sid&exact=no>

<https://www.scopus.com/sourceid/21100806906>

Tanggal 28 Juli 2023, penulis kirim naskah penuh (*full paper*). Penulis mengirim naskah penuh ke Mr. Babak Farhang Moghadam (*Editor-in-chief*) dan *Editorial team*.



miswanto miswanto <miswanto_miswanto@yahoo.com>

Kepada: farhang@imps.ac.ir, uscm.editorial@gmail.com

Cc: samuel_tarigan@ithb.ac.id, sari.wardhani@ui.ac.id, hendri.khuan@gmail.com, erinarahmadyanti@unesa.ac.id, masmintosragen@gmail.com dan 2 lainnya...



Jum, 28 Jul

Dear Mr. Babak Farhang Moghadam (*Editor-in-chief*)
and Editorial Team

Thank you for reviewing the title and abstract of our manuscript. In this email, I am attaching the full manuscript of our research.

I hope that the manuscript meets the quality standards of USCM journal.

For your attention, I thank you.

Best regard,

Miswanto

> Tampilkan pesan asli



Miswantodocx
177.5kB

Tanggal 30 Agustus 2023, *Editor* USCM mengirim email ke penulis yang memberi tahu bahwa naskah perlu direvisi.



USCM Editor <uscm.editorial@gmail.com>

Kepada: miswanto_miswanto@yahoo.com, sari.wardhani@ui.ac.id, mirza_mr.fia@ub.ac.id, masmintosragen@gmail.com



Rab, 30 Agu jam 05.56 ★

Dear author

Please revise your papers according to our Editorial Team comments below:

Abstract:

Writing an abstract is challenging as being brief, accurate and concise are requisite.

Remember the abstract should be able to stand alone and should be as succinct as possible.

Introduction and Review of Literature:

A competent introduction and review of literature should include at least four key concepts: 1) the significance of the topic, the information gap in the available literature associated with the topic, 3) a literature review in support of the key questions, 4) subsequently developed purposes/objectives and hypotheses

Methods

There should be complete transparency when describing the study

Added statistical methods used to analyze data.

Results and Discussion

Report your results neutrally, as you "found them".

All results must first be described/presented and then discussed

Your results should be organized into an orderly and logical sequence

Conclusion

Write down the conclusions of the research results in simple sentences

In the conclusion section, write the implications of the research results clearly and concisely

Reference

Use APA style

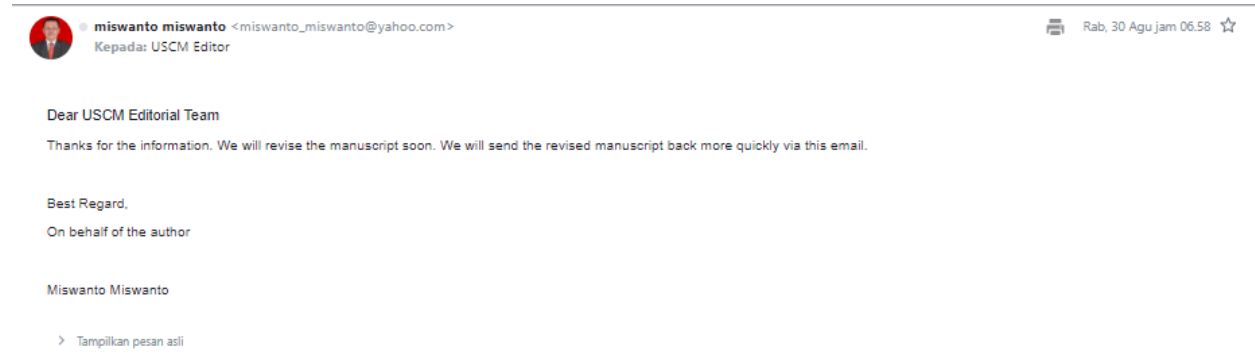
Use recent, at least 5 years later references

Use 20 references minimum

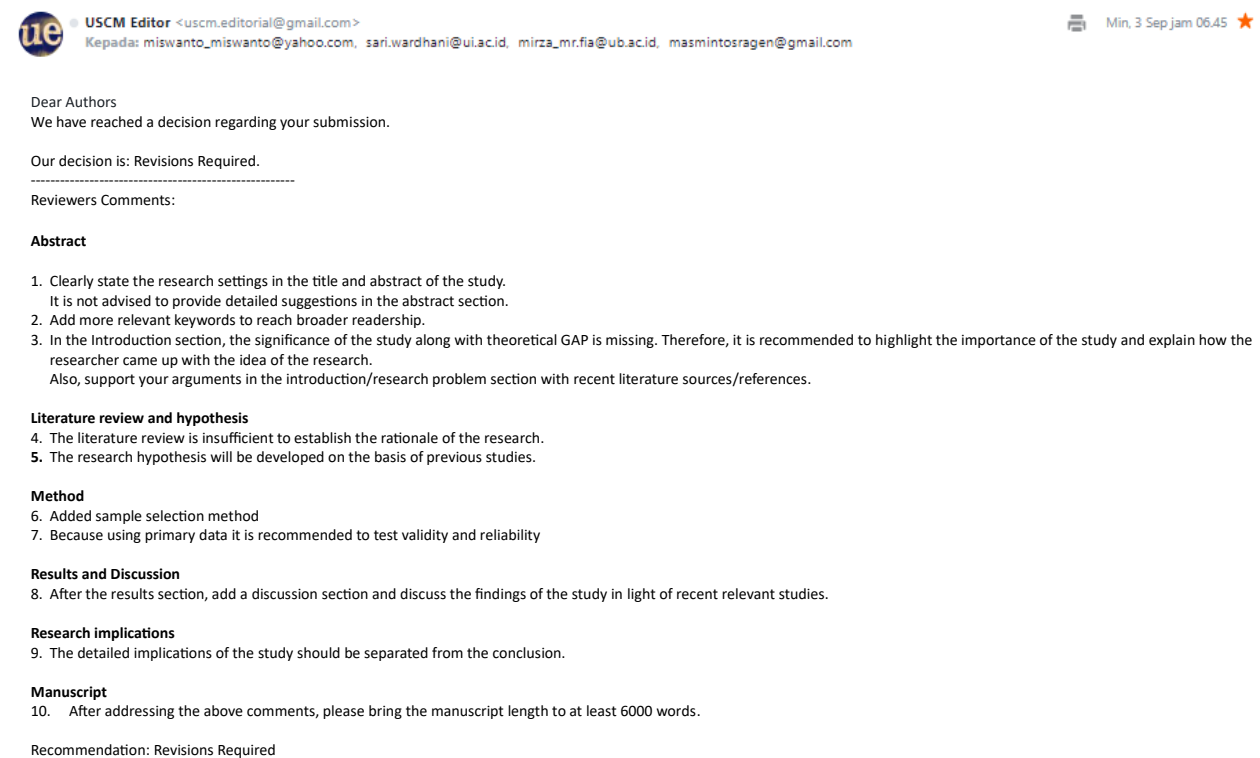
Regard,

Editorial Team

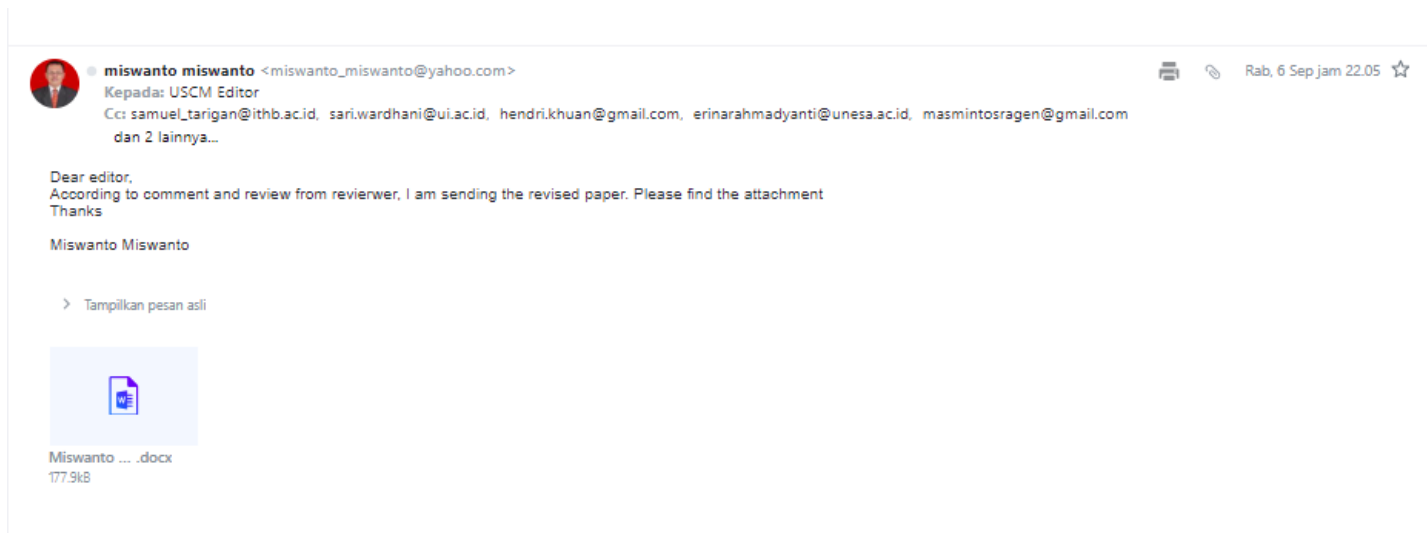
Penulis mengirim email pada tanggal 30 Agustus 2023 untuk mengucapkan terima kasih dan menyatakan akan mengirim naskah yang sudah direvisi.



Selain *Editor* USCM, *Reviewer* USCM juga kirim email ke penulis. Penulis menerima email pada tanggal 3 September 2023. Berikut ini salinan komen dari *Reviewer*.



Penulis merevisi berdasar pada respon dari *editor* dan *reviewer*. Setelah selesai merevisi, penulis mengirim email ke *Editor* USCM tanggal 6 September 2023 dengan melampirkan satu file yang berisi naskah yang sudah direvisi dan di bawah naskah ditambahkan tabel respon penulis terhadap komen dari *editor* dan *reviewer*.



Berikut di bawah ini cuplikan halaman pertama naskah yang sudah direvisi.

Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs

Miswanto Miswanto^a, Samuel Teguh Tarigan^b, Sari Wardhani^c, Hendri Khuan^d, Erina Rahmadyanti^e, Jumintono Jumintono^f, Mirza Maulinarhadi Ranatarisza^g and Mulyana Machmud^h

^aSTIE YKPN School of Business, Yogyakarta, Indonesia

^bSekolah Teknologi UIN, Ekonomi Harapan Bangsa, Bandung, Indonesia

^cIndonesia University, Jakarta, Indonesia

^dThe Philippine Women's University (PWL), Philippines

^eUniversitas Negeri Surabaya, Indonesia

^fUniversitas Sebelas Maret, Yogyakarta, Indonesia

^gSebelas Maret University, Malang, Indonesia

^hInstitut Ilmu Sosial dan Bisnis Andi Sapada, Pekanbaru, Indonesia

ABSTRACT

Article history:

Received ...

Received in revised format ...

Accepted ...

Available online ...

Keywords:

Financial literacy

Supply chain management

Financial performance

Sustainability

SMEs

The aim of this research is to analyze the relationship between financial literacy and financial performance, the relationship between financial literacy and the sustainability of SMEs, the relationship between supply chain management and financial performance, the relationship between supply chain management and the sustainability of SMEs, and financial performance with the sustainability of SMEs. This research method is a quantitative survey, the research data was obtained by distributing online questionnaires to 740 SMEs Owners. Data analysis used structural equation modeling (SEM) with SmartPLS 3.0 software tools. The stages of data analysis are validity, reliability and significance tests. The sampling technique used is non-probability sampling. The questionnaire used in this study uses the Google form, distributed to respondents. The measurement method for this questionnaire uses a Likert scale of 5, namely Strongly Disagree (SD), (2) Answers Disagree (TS), (3) Neutral Answers (N), (4) Answers Agree (S), Strongly Agree (SS). The independent variables used in this study are as follows: Financial literacy, supply chain management, the dependent variables used in this study are sustainability and financial performance. The results of this research indicate that financial literacy had a positive and significant effect on financial performance, Financial Literacy had a positive and significant effect on sustainability, Supply chain management had a positive and significant effect on financial performance, Supply chain management had a positive and significant effect on sustainability, financial performance had a positive and significant effect on sustainability. The novelty of this research is that it found a correlation model of the relationship between the variables of financial literacy, supply chain management, financial performance and sustainability in SMEs which did not exist in previous research studies.

Berikut di bawah ini tabel yang berisi respon penulis terhadap komen dari *editor team* dan *reviewers*.

Title: Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs.

Article No.: 2409

Table 1: The response to the comments of editorial team and reviewers

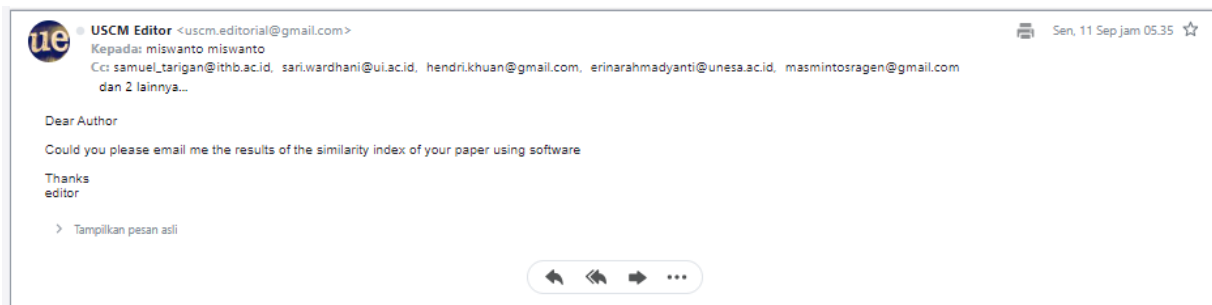
Editor/Reviewer	Comments	Author's response	Changes made with title, Line or paragraph, and Page
Editorial Team	Abstract:		
	Writing an abstract is rather challenging as being brief, accurate and concise are requisite.	The author has recast the abstract to be challenging, concise, and accurate.	Revisions to the abstract can be seen on the first page.
	Remember the abstract should be able to stand alone and should be as succinct as possible.	The editorial structure of the abstract has been made not the same as the composition of the conclusion or the editorial arrangement in the manuscript	
	Introduction and Review of Literature:		
	A competent introduction and review of literature should include at least four key concepts: 1) significance of the topic, the information gap in the available literature associated with the topic, 3) a literature review in support of the key questions, 4) subsequently developed purposes/objectives and hypotheses	The significance of the topic and research gap information have been added in the introduction, paragraphs 3 and 4 Literature review is presented to support research questions. The presentation of literature has been sorted by the variables used in this study. After that, the author presents a hypothesis based on previous research references	Paragraphs 3 and 4 of the introduction section can be seen on page 2. The presentation of the literature review can be seen on pages 2, 3 and 4. The presentation of the hypothesis can be seen on pages 4 and 5.
	Methods		
	There should be complete transparency when describing the study	With a concise presentation, the research methods used have been improved to be transparent. The	Suggestions from editors related to methods can be seen on page 5.

		explanation of the method is also added, namely by adding Figure 1 about the research model.	
	Added statistical methods used to analyze data.	It has been added that data analysis using SEM with SmartPLS	
	Results and Discussion		
	Report your results neutrally, as you "found them".	The presentation of research results has been improved so that they are what they are, not added and not subtracted	The presentation of the results is equipped with figures and tables. The presentation of the results can be seen from page 5 to page 7,
	All results must first be described/presented and then discussed	The results of the research obtained are then discussed. The presentation of the discussion is carried out after the presentation of the research results. The presentation of the discussion is associated with the findings of previous research. Previous research findings that support the findings of this study are written down and compared.	The explanation of the results is supported by two figures and five tables. These figures and tables can be seen on pages 5, 6, 7.
	Your results should be organised into an orderly and logical sequence	The presentation of the results and the presentation of the discussion are sorted according to the order of the hypothesis	The order of discussion can be seen on pages 7 and 8.
	Conclusion		
	Write down the conclusions of the research results in simple sentences	The author has improved by rewriting the presentation of the conclusions of the research results with sentences that are easy to understand.	Improvements to the content of the conclusion can be seen in the conclusion section on page 9.
	In the conclusion section, write the implications of the research results clearly and concisely	At the end of this conclusion section, the authors have presented the theoretical and practical implications succinctly to the findings of this study.	
	Reference		
	Use APA style	The reference list is already written in APA style	

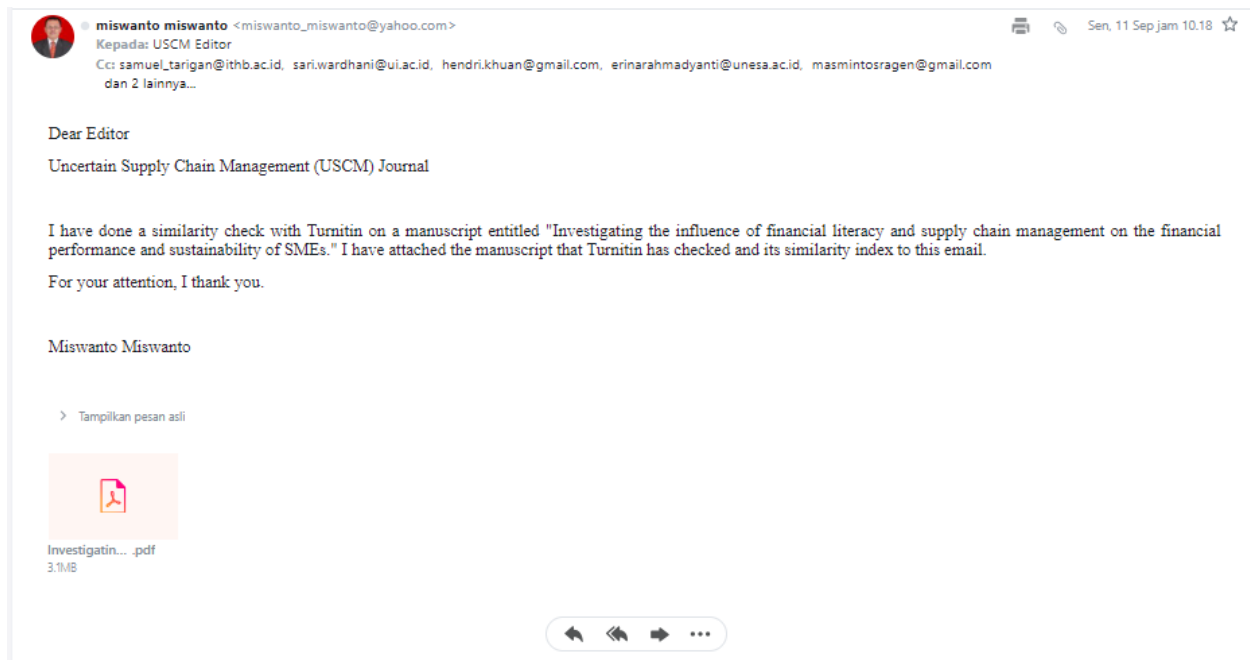
	Use recent at least 5 years later references	Has fixed the reference. Almost all references were published in the last five years	See how it looks at the start of page 9, which is in the references section
	Use 20 references minimum	The number of references has been increased. References used to exceed 30.	
Reviewers	Abstract		
	Clearly state the research settings in the title and abstract of the study.	The title of the study and the abstract of the study have been improved, namely by rearranging it so that it is in order and clear.	Abstract improvements to match the reviewer's suggestions can be seen on the first page.
	It is not advised to provide detailed suggestions in the abstract section.	The advice has already been heeded.	
	Add more relevant keywords to reach broader readership.	The original keywords were only four. As per the reviewer's suggestion, the number of keywords increased to five.	These keywords can be seen on page one.
	In Introduction section, the significance of the study along with theoretical GAP is missing. Therefore, it is recommended to highlight the importance of the study and explain how the researcher came up with the idea of the research.	Significance and theoretical GAP are already added. These additions are presented in paragraphs 3 and 4 of the introduction.	Paragraphs 3 and 4 can be seen on page 2
	Also, support your arguments in the introduction/research problem section with recent literature sources / references	Support for argumentation for exploring research problems has been added using relatively new sources of literature and references.	Reference references to strengthen research problems can be seen on pages 1 and 2.
	Literature review and hypothesis		
	Literature review is insufficient to establish the rationale of the research	The author has added several paragraphs to the literature review section. Then the sentence in each paragraph is also added.	These additions can be seen on pages 2, 3, and 4.

	the research hypothesis be developed on the basis of previous studies.	The research hypothesis has been rearranged and developed based on previous studies	Revisions to the development of the hypothesis, from H1 to H5 can be seen on pages 4 and 5.
	Method		
	Added sample selection method	Additions have been made, namely it has been stated that the sample selection method used is non-probability sampling with the purposive sampling method	Additional information on sample selection methods, validity tests, and reliability tests can be seen on page five
	Because using primary data it is recommended to test validity and reliability	In the methods section, the author has added the stages of testing validity and reliability	
	Results and Discussion		
	After the results section, add discussion section and discuss the findings of the study in the light of recent relevant studies.	Relatively new research articles are added to the discussion of research results	The new reference can be seen in pages 7 and 8. To that end, the new references can also be seen in the reference list at the end of this manuscript.
	Research implications		
	The detailed implications of the study should be separated from the conclusion.	The implications of detailed research have been carried out. The writing of such implications is done before the conclusion.	The detailed implications of the research can be seen on page 8.
	Manuscript		
	After addressing the above comments, please bring the manuscript length to at least 6000 words	The addition of words has been made. The number of words in the manuscript has exceeded 6000 words	

Di bawah ini, *Editor* USCM kirim email ke penulis tanggal 11 September 2023 tentang permintaan agar penulis mengirim hasil *similarity index* pada manuskrip.



Setelah memperoleh hasil uji *similarity* dengan *Turnitin*, penulis mengirim hasil tersebut ke *editor* pada tanggal 11 September 2023.



Berikut ini cuplikan bagian penting dari hasil *similarity check* dengan Turnitin.

Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs

by Similiarity Testing

Submission date: 10-Sep-2023 08:42PM (UTC-0400)

Submission ID: 2114335575

File name: Miswanto_et_al_revision.docx (189.05K)

Word count: 7002

Character count: 40618

Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs

Miswanto Miswanto^{1*}, Samuel Teguh Tarigan², Sari Wardhani³, Hendri Khuan⁴, Erina Rahmadyanti⁵, Jumintono Jumintono⁶, Mirza Maulinarhadi Ranatarisza⁷, Mulyana Machmud⁸

¹STIE YKPN School of Business, Yogyakarta, Indonesia.

²Sekolah Teknologi Ilmu Ekonomi Harapan Bangsa, Bandung, Indonesia

³Indonesia University, Jakarta, Indonesia

⁴The Philippine Women's University (PWU), Philippines

⁵Universitas Negeri Surabaya, Indonesia

⁶Universitas Sarjanawiyata Tamansiswa, Yogyakarta, Indonesia

⁷Brawijaya University, Malang, Indonesia

⁸Institut Ilmu Sosial dan Bisnis Andi Sapada, Parepare, Indonesia

*Corresponding author email miswanto_miswanto@yahoo.com

Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs

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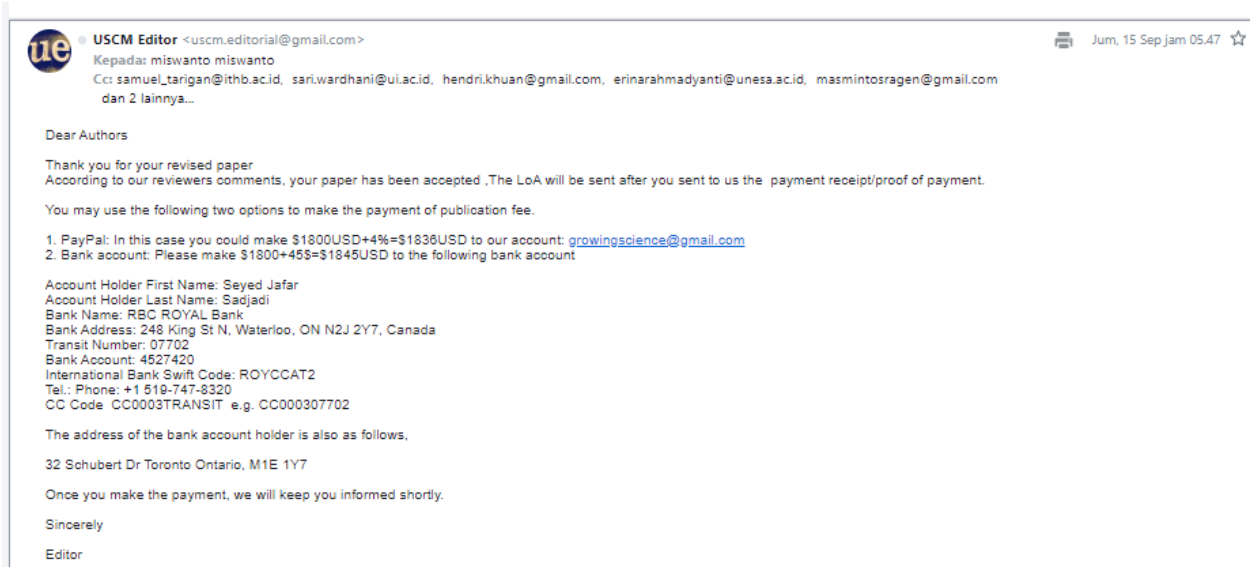
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PUBLICATIONS

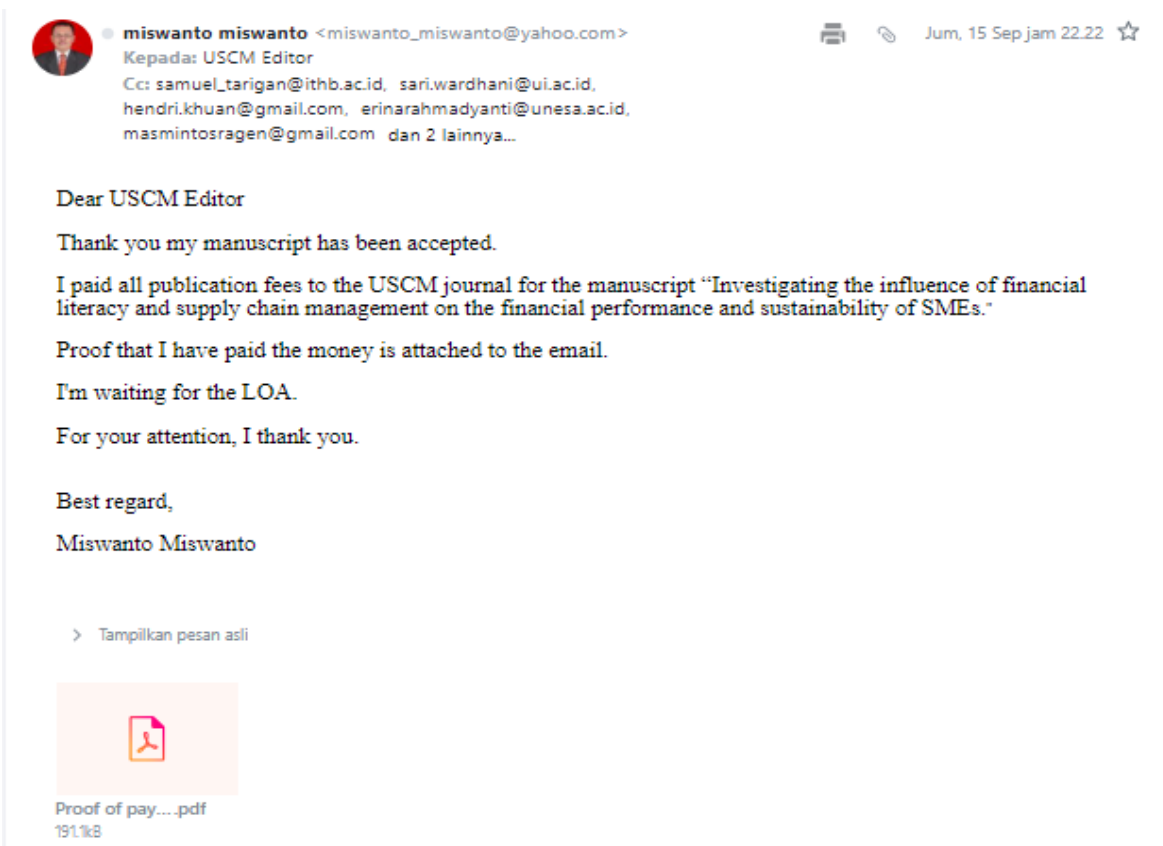
10%

STUDENT PAPERS

Editor kirim email ke penulis pada 15 September 2023 yang memberi tahu bahwa naskah yang telah direvisi di-*accepted*, dan kemudian penulis diminta melakukan pembayaran.



Bukti telah melakukan pembayaran APC dan proofreading dikirim ke Editor USCM tanggal 15 September 2023.



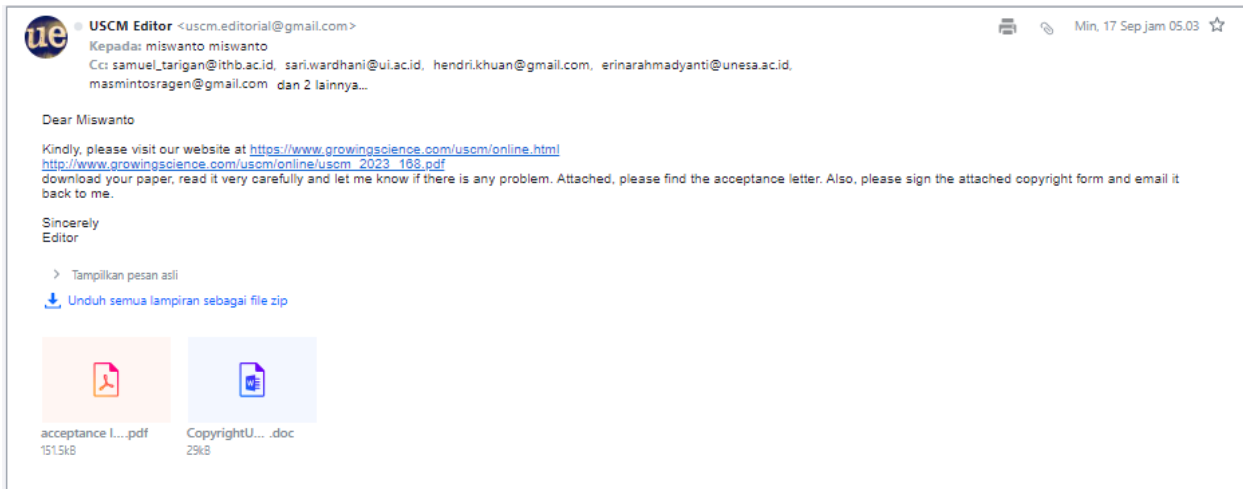
Berikut lampiran pada email tersebut di atas yang berupa bukti pembayaran untuk APC dan *proofreading*.

The screenshot shows a PayPal transaction confirmation. At the top left, there is a circular profile icon with the initials 'SS' and the name 'Seyed Jafar S...' followed by the date '15 September 2023' and the status 'Money Sent'. On the top right, the amount '- 1.835,50 \$' is displayed. Below this, there are two columns of information. The left column is titled 'Paid with' and lists 'PayPal balance' (1835,58 \$), 'MasterCard Debit Card x-5600' (with a note: 'You'll see "PAYPAL *growingscience" on your card statement.'), 'Exchange rate' (1 IDR = 0,0001 \$ USD), and 'Transaction ID' (1K5915502C417864W). The right column is titled 'Contact info' and includes a link to 'Message Seyed Jafar Sadjadi', a 'Note' with 'USCM Submission ID 2409', and a 'Details' section listing 'Sent to Seyed Jafar Sadjadi' (1.800,00 \$) and 'Fee' (35,50 \$).

Berikut ini balasan email dari *Editor* USCM pada tanggal 16 September 2023 sehubungan penulis telah melakukan pembayaran. *Editor* mengucapkan terima kasih dan telah menerima pembayaran.

The screenshot shows an email from 'USCM Editor' with the email address '<uscm.editorial@gmail.com>'. The email is dated 'Sab, 16 Sep jam 05.05'. The recipient list includes 'miswanto miswanto' and several other email addresses. The body of the email reads: 'Dear Authors, Thank you very much. We have received your payment via paypal. We will send your article to the editing and production stages and will inform you of further information updates.' At the bottom, there is a link to 'Tampilkan pesan asli' and a row of icons for email actions (reply, reply all, forward, etc.).

Berikut ini email dari *editor* tanggal 17 September 2023 bahwa *editor* telah melakukan *editing* dan *editor* memberi link naskah yang telah diedit. *Editor* melampirkan LOA dan *copyright form*. *Editor* memberi kesempatan penulis untuk melakukan revisi lagi jika masih ada masalah pada hasil *editing* naskah.



Lampiran pertama email tersebut adalah LOA. Berikut LOA yang dikirim.



From: Growing Science
200 King street North
N2J 4Z4, Waterloo, Ontario,
Canada, Tel: 519-900-1541
Date: September 15, 2023

Dear *Miswanto Miswanto*

I would like to confirm that your paper entitled **“Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs”** with *Samuel Teguh Tarigan, Sari Wardhani, Hendri Khuan, Erina Rahmadyanti, Jumintono Jumintono, Mirza Maulinarhadi Ranatarisza and Mulyana Machmud* has been accepted for publication on *Uncertain Supply Chain Management*, An international journal.

Sincerely,

Seyed Jafar Sadjadi

Growing Science

Lampiran kedua dalam email tersebut adalah *copyright form*.

CONTRIBUTING AUTHOR COPYRIGHT RELEASE FORM

As author of the article/contribution entitled _____

to appear in a volume of *Uncertain Supply Chain Management*, I hereby agree to the following:

1. To grant to Uncertain Supply Chain Management and Growing Science, copyright of the above named article/contribution. *Uncertain Supply Chain Management* and Growing Science thereby retain full and exclusive right to publish, market, and sell this material in any and all editions, in the English language or otherwise, of the journal *Uncertain Supply Chain Management*.

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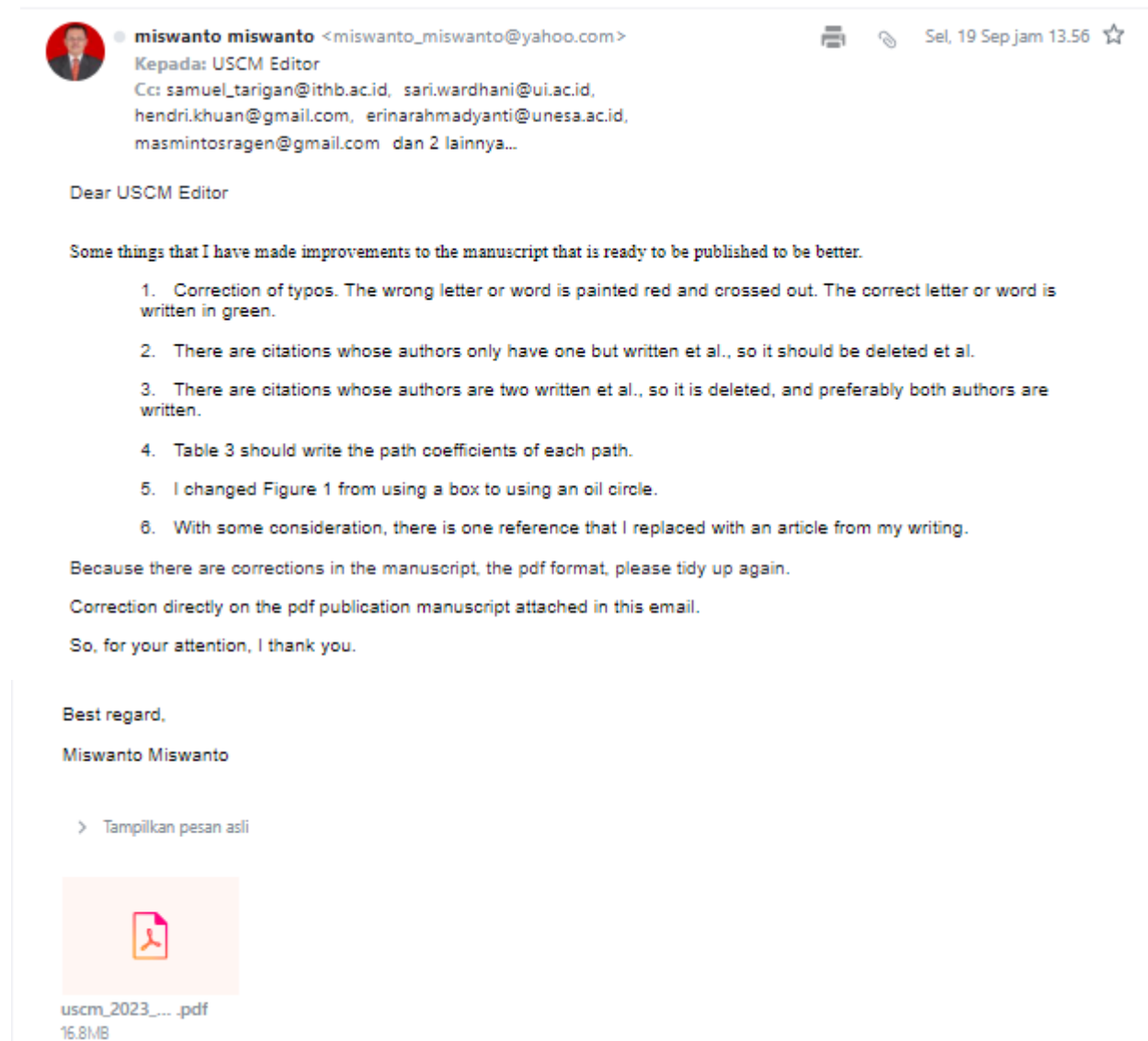
Thank you for your cooperation.

Name (please print): _____

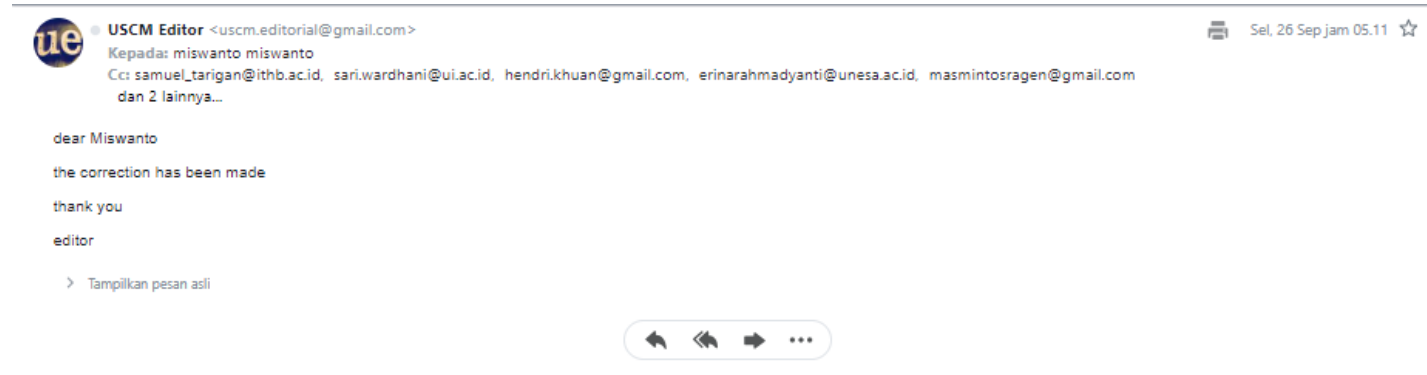
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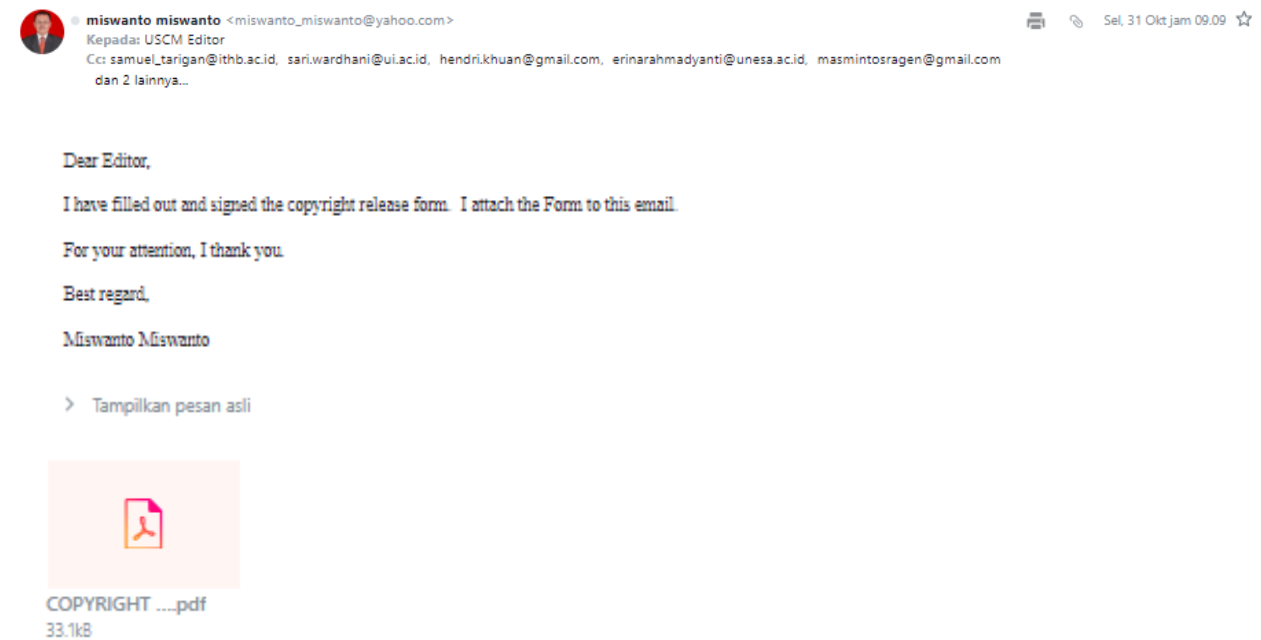
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Editor kirim email 26 September 2023 yang memberi tahu bahwa *editor* telah melakukan koreksi untuk merespon terhadap komen revisi dari penulis.



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Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs (No. article: 2409)

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Date: Tuesday, October 31 2023

Sehubungan naskah sudah terbit di Jurnal *Uncertain Supply Chain Management* Vol. 12 (2024), Issue 1, hal. 407–416 dan sudah dimuat di-database Scopus, penulis berkirim surat ke Mr. Babak Farhang Moghadam (*Editor-in-chief*) dan *Editorial Team* pada tanggal 28 November 2023 untuk mengucapkan terima kasih. Berikut ini bukti pengiriman email nya.



miswanto miswanto <miswanto_miswanto@yahoo.com>

Kepada: farhang@imps.ac.ir, uscm.editorial@gmail.com

Cc: samuel_tarigan@lthb.ac.id, sari.wardhani@ui.ac.id, hendri.khuan@gmail.com, erinarahmadyanti@unesa.ac.id, masmintosragen@gmail.com dan 2 lainnya...

Sel, 28 Nov jan

Dear Mr. Babak Farhang Moghadam (*Editor-in-chief*)
and *Editorial Team*

Through a long process, my article with ID Number 2409 entitled: "Investigating the influence of financial literacy and supply chain management on the financial performance and sustainability of SMEs" has been published in the journal *Uncertain Supply Chain Management* 12 (2024), 407–416.

In that regard, I thank you. In addition, I also thank you that the article is already in the Scopus database.

Hopefully, on another occasion, I can send another manuscript to submit again in the *USCM* journal that you manage.

Best regard,

Miswanto Miswanto