



Armiadi MA &lt;armiadi@ar-raniry.ac.id&gt;

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## Submit a manuscript

2 pesan

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**Armiadi MA** <armiadi@ar-raniry.ac.id>

25 Maret 2022 21.31

Kepada: editor@aessweb.com

Dear the editor,

I am Armiadi, I am acting as a corresponding author I would like to submit in Asian Economic and Financial Review. The title of our manuscript is 'Exploring determinants of saving and financing aspects in Islamic banks: An insight from Indonesia'.

We hope that this manuscript fits the scope of the journal, and it will be considered for publication.

Best regards,  
Armiadi Musa

**EXPLORING DETERMINANTS OF SAVING AND FINANCING.docx**

436K

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**Managing Editor** <review@aessweb.com>

26 Maret 2022 19.18

Kepada: armiadi@ar-raniry.ac.id

Thank you for submitting the manuscript. Now your article is under evaluation. As the evaluation process of your article will be completed, we will inform you about the editorial decision.

Thank you for considering our journal as a venue for your work.

If you require further information, please write to me.

With Best Regards,

On Fri, Mar 25, 2022 at 8:46 PM AESS Editor <editor@aessweb.com> wrote:

[Kutipan teks disembunyikan]

--

David Paul

Editorial Office

2637 E Atlantic Blvd #43110

Pompano Beach, FL 33062

USA

Email: [status@aessweb.com](mailto:status@aessweb.com); [editor@aessweb.com](mailto:editor@aessweb.com)

Tel. +15184073707

Fax: +1-877-881-2035

URL: [www.aessweb.com](http://www.aessweb.com)



Azharsyah Ibrahim &lt;azharsyah@ar-raniry.ac.id&gt;

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**Fwd: Editorial Decision: Article ID- 5054/AEFR**

24 messages

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**Armiadi MA** <armiadi@ar-raniry.ac.id>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>

Sun, Apr 10, 2022 at 12:22 AM

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

Dari: **AESS Journal** <status@aessweb.com>  
Date: Sab, 9 Apr 2022 17:19  
Subject: Editorial Decision: Article ID- 5054/AEFR  
To: <armiadi@ar-raniry.ac.id>**Title:** Exploring Determinants of Saving and Financing Aspects in Islamic Banks: An Insight from Indonesia.**Journal:** Asian Economic and Financial Review.

Dear Armiadi Musa

Thanks for your article submission. There is a need to incorporate following comments in order to improve the paper before publication in the journal. There is required major changes before publication:

1. This paper is suitable for publication but it requires some revisions.
2. The novelty of this study needs to be further clarified.
3. Must put the recent studies in review of the literature section.
4. The conclusion and policy implications need further discussions.
5. We will consider a minimum 5000 words paper for publication.
6. The manuscript is well-written; however, minor editing can improve the overall writing quality.
7. The authors are suggested to provide tables in MS-word format.
8. The reference quality is poor. The references are cited in the local language. The cited unpublished work. It is suggested to cite published academic research papers.

Please send us your revised file through this email attachment.

After these changes, the paper will be suggested for the publication.

Thanks.

--

David Paul

Editorial Office  
AESS Publications  
Email: [status@aessweb.com](mailto:status@aessweb.com)URL: [www.aessweb.com](http://www.aessweb.com)

**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: status@aessweb.com  
Cc: Armiadi MA <armiadi@ar-raniry.ac.id>

Thu, Apr 14, 2022 at 4:50 PM

Dear David Paul,

To follow up on the forwarded email from our colleague, Armiadi Musa, to respond to the editor's comments, I am attaching the revised version of our paper. Thank you

[Quoted text hidden]


--

Dr. Azharsyah Ibrahim, SE. Ak, M.S.O.M  
Associate Professor in Islamic Management  
Deputy Head, Internal Control Division  
Editor in Chief, Share; Jurnal Ekonomi dan Keuangan Islam  
Ar-Raniry State Islamic University  
Banda Aceh, 23111  
<https://jurnal.ar-raniry.ac.id/index.php/Share>

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## 2 attachments

 **Our Responses to the Editor.docx**  
17K

 **AEFR-AESS-revision azharsyah (Recovered).docx**  
489K

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**AESS Journal** <status@aessweb.com>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>

Fri, Apr 15, 2022 at 12:06 PM

Thanks for your email. We have received your revised article. Your revised article is under evaluation. As the evaluation process of your article will be completed, we will inform you about the editorial decision. Thanks

[Quoted text hidden]

---

**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: Armiadi MA <armiadi@ar-raniry.ac.id>

Fri, Apr 22, 2022 at 11:02 AM

[Quoted text hidden]

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**AESS Journal** <status@aessweb.com>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>

Wed, Apr 27, 2022 at 12:22 PM

Thanks for your submission "Exploring Determinants of Saving and Financing Aspects in Islamic Banks: An Insight from Indonesia" in Asian Economic and Financial Review. Your article is accepted but according to the journal's policy we allow a maximum of 5 authors in one paper.

Please send us your revised file with 5 authors. We will send the acceptance letter after your revised file.

[Quoted text hidden]

---

**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: AESS Journal <status@aessweb.com>

Thu, Apr 28, 2022 at 8:22 AM

Thank you, I will send it soon.

[Quoted text hidden]

---

**AESS Journal** <status@aessweb.com>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>

Thu, Apr 28, 2022 at 10:57 AM

Noted with thanks. Please send us your revised file through this email attachment. Thanks

[Quoted text hidden]

---

**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: Armiadi MA <armiadi@ar-raniry.ac.id>

Thu, Apr 28, 2022 at 7:36 PM

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

From: **AESS Journal** <status@aessweb.com>

[Quoted text hidden]

[Quoted text hidden]

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**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: AESS Journal <status@aessweb.com>  
Bcc: Armiadi MA <armiadi@ar-raniry.ac.id>

Fri, Apr 29, 2022 at 12:23 AM

Dear Editor AESS Journal,  
Please find attached our revised article with 5 authors as requested.

Thank you

[Quoted text hidden]

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 **AEFR-AESS-revision w 5 authors.docx**  
490K

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**AESS Journal** <status@aessweb.com>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>

Fri, Apr 29, 2022 at 10:51 AM

## **Editorial Decision: Article ID- 5054/AEFR**

Dear Armiadi Musa

Congratulations!

We are happy to let you know that your article "**Exploring Determinants of Saving and Financing Aspects in Islamic Banks: An Insight from Indonesia**" has been selected for publication in *Asian Economic and Financial Review*. Your article was evaluated in a blind review process by two referees in addition to the input from the editor. Your article will be available online within **90 working days** after receiving the publication fee.

### **Important Links:**

1. Journal Archive: <http://www.aessweb.com/journals/5002/info/more>
2. Indexed/abstracted in: <http://www.aessweb.com/journals/5002/info/ii>

Thanks.

--

David Paul

Editorial Office  
AESS Publications  
Email: status@aessweb.com

URL: www.aessweb.com

Editorial Office  
AESS Publications  
Email: [status@aessweb.com](mailto:status@aessweb.com)

URL: [www.aessweb.com](http://www.aessweb.com)

---

**AESS Journal** <[status@aessweb.com](mailto:status@aessweb.com)>  
To: Azharsyah Ibrahim <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>

Thu, Jun 16, 2022 at 12:51 PM

**Paper for Proofread: 5054-AEFR**

Dear Azharsyah IBRAHIM

We are going to publish your paper in the forthcoming issue of "AEFR". Please improve your paper by changing the following:

1. Please check all the section numbers of the article.
2. Your paper abstract should not exceed 150 words
3. You should present from 6 to 10 keywords in the paper.
4. It is necessary to review the English (English must be improved).
5. Please provide the details of missing information in the references.
6. Please send us ORCID profile link of all authors. If you don't have an ORCID profile, please open the given link ([www.orcid.org](http://www.orcid.org)), create a profile and send us a link.

Please send us a revised file within 48 hours by including the above comments. Otherwise, your paper will be pending for publication.

**Note:** We also require email ids and phone numbers of all authors and a [picture of only corresponding author](#). It's compulsory for our new format to add the picture of the corresponding author. We are waiting for your reply.

I look forward to hearing from you.

Sincerely,

On Mon, Jun 13, 2022 at 2:25 PM Azharsyah Ibrahim <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)> wrote:

[Quoted text hidden]

[Quoted text hidden]

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**2 attachments**

 **5054-AEFR (2) AUTHOR QUERY FORM.docx**  
21K

 **5054-AEFR (2).docx**  
502K

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**Azharsyah Ibrahim** <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>  
To: AESS Journal <[status@aessweb.com](mailto:status@aessweb.com)>

Fri, Jun 17, 2022 at 8:06 PM

Thank you for your mail. We will follow-up as soon as possible.

[Quoted text hidden]

---

**Azharsyah Ibrahim** <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>

Fri, Jun 17, 2022 at 8:56 PM

To: Armiadi MA <armiadi@ar-raniry.ac.id>

[Quoted text hidden]

--

Dr. Azharyah Ibrahim, SE. Ak, M.S.O.M  
Associate Professor in Islamic Management  
Deputy Head, Internal Control Division  
Editor in Chief, Share; Jurnal Ekonomi dan Keuangan Islam  
Ar-Raniry State Islamic University  
Banda Aceh, 23111  
<https://jurnal.ar-raniry.ac.id/index.php/Share>

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**2 attachments**



**5054-AEFR (2) AUTHOR QUERY FORM.docx**  
21K



**5054-AEFR (2).docx**  
502K

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**AESS Journal** <status@aessweb.com>

Sat, Jun 18, 2022 at 11:44 AM

To: Azharyah Ibrahim <azharyah@ar-raniry.ac.id>

Noted with thanks. Please send us your revised file through this email attachment. Thanks

[Quoted text hidden]



Azharsyah Ibrahim &lt;azharsyah@ar-raniry.ac.id&gt;

## Final Revision

8 messages

**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: AESS Journal <status@aessweb.com>, proofread@aessweb.com

Sat, Jun 18, 2022 at 12:25 PM

Dear Editors,

We have revised the paper as per request:

1. Please check all the section numbers in the article. We have checked all the numbers in the article.
2. Your paper abstract should not exceed 150 words. We have revised the abstract to be only 131 words.
3. You should present from 6 to 10 keywords in the paper. We add a keyword to make 6 in total.
4. It is necessary to review the English (English must be improved). We have thoroughly improved the English.
5. Please provide the details of missing information in the references. We have provided the missing details and sending them in a separate sheet
6. Please send us ORCID profile link of all authors. If you don't have an ORCID profile, please open the given link ([www.orcid.org](http://www.orcid.org)), create a profile and send us a link. Please find our ORCID number below:

- Armiadi MUSA: <https://orcid.org/0000-0002-8116-0246>
- Bismi KHALIDIN: <https://orcid.org/0000-0002-9206-6239>
- Hafas FURQANI: <https://orcid.org/0000-0001-8296-8469>
- Azharsyah IBRAHIM: <https://orcid.org/0000-0002-5285-0336>
- Nurrahmah IS: <https://orcid.org/0000-0001-9748-7780>

6. We also require the email ids and phone numbers of all authors:

- Armiadi MUSA: [armiadi@ar-raniry.ac.id](mailto:armiadi@ar-raniry.ac.id), phone: +62-8116-828-96
- Bismi KHALIDIN: [bkhalidin@ar-raniry.ac.id](mailto:bkhalidin@ar-raniry.ac.id), phone: +62-8116-8072-55
- Hafas FURQANI: [hafas.furqani@ar-raniry.ac.id](mailto:hafas.furqani@ar-raniry.ac.id), phone: +62-8126-4611-797
- Azharsyah IBRAHIM: [azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id), phone: +62-813-6008-9010
- Nurrahmah IS: <https://orcid.org/0000-0001-9748-7780>, phone: +62-8526-0192-901

7. We also require a picture of only corresponding author. We attach it to this email.

We look forward to hearing from you. Thank you.

On Thu, Jun 16, 2022 at 12:52 PM AESS Journal &lt;status@aessweb.com&gt; wrote:

Paper for Proofread: 5054-AEFR

Dear Azharsyah IBRAHIM

We are going to publish your paper in the forthcoming issue of "AEFR". Please improve your paper by changing the following:


1. Please check all the section numbers of the article.
2. Your paper abstract should not exceed 150 words
3. You should present from 6 to 10 keywords in the paper.
4. It is necessary to review the English (English must be improved).
5. Please provide the details of missing information in the references.
6. Please send us ORCID profile link of all authors. If you don't have an ORCID profile, please open the given link ([www.orcid.org](http://www.orcid.org)), create a profile and send us a link.

--  
Dr. Azharsyah Ibrahim, SE. Ak, M.S.O.M  
Associate Professor in Islamic Management  
Deputy Head, Internal Control Division  
Editor in Chief, Share; Jurnal Ekonomi dan Keuangan Islam  
Ar-Raniry State Islamic University  
Banda Aceh, 23111  
<https://jurnal.ar-raniry.ac.id/index.php/Share>

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**3 attachments**

**Foto Azharsyah.jpeg**  
84K

 **5054-AEFR (2) AUTHOR QUERY FORM-revised.docx**  
25K

 **5054-AEFR (2)-final revision-comments.docx**  
509K

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**David Paul** <proofread@aessweb.com>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>

Mon, Jun 20, 2022 at 4:50 PM

I hope your day is going well. The length of the abstract should be within 150 words. Please enhance the abstract writing, now it is less than 150 words.

**David Paul** | AESS Publications | Email: [status@aessweb.com](mailto:status@aessweb.com)  
URL: [www.aessweb.com](http://www.aessweb.com)

[Quoted text hidden]

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 **5054-ae-fr-ABSTRACT.docx**  
16K

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**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: David Paul <proofread@aessweb.com>

Mon, Jun 20, 2022 at 9:59 PM

Sure, I will do it.  
[Quoted text hidden]

---

**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: David Paul <proofread@aessweb.com>

Mon, Jun 20, 2022 at 10:23 PM

Sure, we'll do that.

But I kind of confused with one of your comments in previous email:

"2. Your paper abstract should not exceed 150 words".

The words "should not exceed 150 words" and "should be within 150 words" and "less than 150 words" convey the same meaning which only allow us to write an abstract up to 150 words.

Please advise.



On Mon, Jun 20, 2022, 16:50 David Paul <[proofread@aessweb.com](mailto:proofread@aessweb.com)> wrote:

[Quoted text hidden]

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**David Paul** <[proofread@aessweb.com](mailto:proofread@aessweb.com)>  
To: Azharsyah Ibrahim <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>

Tue, Jun 21, 2022 at 11:18 AM

Thanks for your email. The length of the abstract should be 150 words.

**David Paul** | AESS Publications | Email: [status@aessweb.com](mailto:status@aessweb.com)  
URL: [www.aessweb.com](http://www.aessweb.com)

[Quoted text hidden]

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**Azharsyah Ibrahim** <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>  
To: David Paul <[proofread@aessweb.com](mailto:proofread@aessweb.com)>

Tue, Jun 21, 2022 at 12:03 PM

Okay, thank you.

[Quoted text hidden]

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**Azharsyah Ibrahim** <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>  
To: David Paul <[proofread@aessweb.com](mailto:proofread@aessweb.com)>

Tue, Jun 21, 2022 at 2:51 PM

Please find enclosed the abstract revision. Thx

[Quoted text hidden]



**abstract revision - 150 words.docx**

13K

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**David Paul** <[proofread@aessweb.com](mailto:proofread@aessweb.com)>  
To: Azharsyah Ibrahim <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>

Tue, Jun 21, 2022 at 4:26 PM

Received, thank you.

**David Paul** | AESS Publications | Email: [status@aessweb.com](mailto:status@aessweb.com)  
URL: [www.aessweb.com](http://www.aessweb.com)

[Quoted text hidden]

**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: David Paul <proofread@aessweb.com>

Tue, Jun 21, 2022 at 12:03 PM

Okay, thank you.

[Quoted text hidden]

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**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: David Paul <proofread@aessweb.com>

Tue, Jun 21, 2022 at 2:51 PM

Please find enclosed the abstract revision. Thx

[Quoted text hidden]

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 **abstract revision - 150 words.docx**  
13K

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**David Paul** <proofread@aessweb.com>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>

Tue, Jun 21, 2022 at 4:26 PM

Received, thank you.

**David Paul** | AESS Publications | Email: [status@aessweb.com](mailto:status@aessweb.com)  
URL: [www.aessweb.com](http://www.aessweb.com)

[Quoted text hidden]

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**David Paul** <proofread@aessweb.com>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>

Wed, Jul 13, 2022 at 5:52 PM

I hope your day is going great. Please find below the comments in the attached file. You will need to make changes according to the comments.

Your paper's editing is completed. Please make your changes in **blue color** in order to recheck.

Waiting for your revised file.

**David Paul** | AESS Publications | Email: [status@aessweb.com](mailto:status@aessweb.com)  
URL: [www.aessweb.com](http://www.aessweb.com)

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**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: Armiadi MA <armiadi@ar-raniry.ac.id>

Thu, Jul 14, 2022 at 6:12 AM

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522K

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**Azharsyah Ibrahim** <azharsyah@ar-raniry.ac.id>  
To: David Paul <proofread@aessweb.com>

Thu, Jul 14, 2022 at 8:59 AM

Thank you for your email. We will recheck it as soon as possible.

[Quoted text hidden]

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**David Paul** <proofread@aessweb.com>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>

Thu, Jul 14, 2022 at 12:29 PM

Noted with thanks. Please send us your revised file through this email attachment. Thanks

**David Paul** | AESS Publications | Email: [status@aessweb.com](mailto:status@aessweb.com)  
URL: [www.aessweb.com](http://www.aessweb.com)

[Quoted text hidden]

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**Azharsyah Ibrahim** <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>  
To: David Paul <[proofread@aessweb.com](mailto:proofread@aessweb.com)>  
Cc: Armiadi MA <[armiadi@ar-raniry.ac.id](mailto:armiadi@ar-raniry.ac.id)>

Thu, Jul 14, 2022 at 5:55 PM

Dear Editor, please find enclosed our revised manuscript. Thank you.

[Quoted text hidden]

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**David Paul** <[proofread@aessweb.com](mailto:proofread@aessweb.com)>  
To: Azharsyah Ibrahim <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>  
Cc: Armiadi MA <[armiadi@ar-raniry.ac.id](mailto:armiadi@ar-raniry.ac.id)>

Thu, Jul 14, 2022 at 6:11 PM

Received, thank you.

**David Paul** | AESS Publications | Email: [status@aessweb.com](mailto:status@aessweb.com)  
URL: [www.aessweb.com](http://www.aessweb.com)

[Quoted text hidden]

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**David Paul** <[proofread@aessweb.com](mailto:proofread@aessweb.com)>  
To: Azharsyah Ibrahim <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>

Fri, Jul 29, 2022 at 12:10 PM

Please find below the comments in the attached file. You will need to make changes according to the comments.

**David Paul** | AESS Publications | Email: [status@aessweb.com](mailto:status@aessweb.com)  
URL: [www.aessweb.com](http://www.aessweb.com)

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**Azharsyah Ibrahim** <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>  
To: David Paul <[proofread@aessweb.com](mailto:proofread@aessweb.com)>  
Cc: Armiadi MA <[armiadi@ar-raniry.ac.id](mailto:armiadi@ar-raniry.ac.id)>

Fri, Jul 29, 2022 at 11:18 PM

Noted with thanks.

[Quoted text hidden]

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**Azharsyah Ibrahim** <[azharsyah@ar-raniry.ac.id](mailto:azharsyah@ar-raniry.ac.id)>  
To: David Paul <[proofread@aessweb.com](mailto:proofread@aessweb.com)>, Armiadi MA <[armiadi@ar-raniry.ac.id](mailto:armiadi@ar-raniry.ac.id)>

Sun, Jul 31, 2022 at 6:54 AM

Please find attached the revised document that has been adjusted according to the comments. Thx

[Quoted text hidden]

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 **5054-AEFR contribution.docx**  
19K

8/6/22, 5:59 PM

UIN Ar-Raniry Mail - Final Revision

Mon, Aug 1, 2022 at 12:44 PM

**David Paul** <proofread@aessweb.com>  
To: Azharsyah Ibrahim <azharsyah@ar-raniry.ac.id>  
Cc: Armiadi MA <armiadi@ar-raniry.ac.id>

Received, thank you.

**David Paul** | AESS Publications | Email: [status@aessweb.com](mailto:status@aessweb.com)  
URL: [www.aessweb.com](http://www.aessweb.com)

[Quoted text hidden]