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Judul Artikel : Prospects for the Development of Sharia Financing Contract
on KPR Syariah iB Hebat at BPRS Dana Amanah Surakarta

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3	Bukti screenshoot artikel jurnal <i>Revisions</i>	04 Septemper 2024
4	Bukti email artikel jurnal <i>Accept Submission</i>	11 September 2024
5	Bukti <i>Letter of Acceptance</i>	23 November 2024
5	Bukti email artikel jurnal <i>Copyedited Manuscript</i>	24 Desember 2024
6	Bukti email artikel jurnal <i>Layout Version</i>	24 Desember 2024
7	Bukti email artikel jurnal <i>Production</i>	24 Desember 2024
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35491 / Sup et al. / Prospects for the development of Sharia financing contract on KPR Syariah iB Hebat at BPRS Dana Amanah Surakar

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Round 1 Status

Submission accepted.

Notifications

[JIELariba] Editor Decision

2024-08-28 11:25 PM

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[JIELariba] Editor Decision

2024-12-24 01:19 PM

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Review Discussions

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Devid Frastiawan Amir Sup, S.H.I., M.E. <devidfrastiawan@unida.gontor.ac.id>

[JIELariba] Editor Decision

1 pesan

Yuli Andriansyah <journal@uii.ac.id>

29 Agustus 2024 pukul 06.25

Kepada: Devid Frastiawan Amir Sup <devidfrastiawan@unida.gontor.ac.id>, Muhammad Irkham Firdaus <irkham.firdaus@unida.gontor.ac.id>, Aqil Mu'tashim Bilhaq <aqilmutashimbilhaq@mhs.unida.gontor.ac.id>

Dear Authors:

We have reached a decision regarding your submission to Journal of Islamic Economics Lariba, "Prospek Pengembangan Akad Pembiayaan Syariah pada Produk KPR Syariah iB Hebat di BPRS Dana Amanah Surakarta".

Our decision is: Revisions Required

Please kindly revise the manuscript within a month following reviewers' comments below. Please kindly provide us with a separated Word file describing your response to reviewers' comments.

Reviewer A:

Recommendation: Revisions Required

Originality. Does the manuscript contain new and significant information that is suitable for publication?

The manuscript contains significant new information and findings for developing the Islamic financial industry, especially the BPRS studied.

Relationships with the relevant literature. Has the manuscript demonstrated the author's understanding of the relevant literature in the related field and has cited adequate literature sources? Is there any literature that is relevant to the study in the manuscript that was missed?

The literature used is quite relevant, additional journal literature is needed

Methodology. Are the arguments in the text built on sufficient theory, concept, or idea? Are the methods used adequate?

sufficient and under the method used. required to deepen the analysis using more relevant theories

Result. Are the results clearly presented and analysed adequately? Are the conclusions drawn in accordance with the discussion in the text?

Quite adequate. Data and analysis need to be deepened. Conclusions need to be improved

Implications. Does the manuscript clearly state the implications of the findings for follow-up research or theory development or on society? If it has mentioned implications, are the implications of the manuscript consistent with the results and conclusions?

quite adequate. add suggestions for further research purposes

Clarity of communication. Is the manuscript written clearly so that it is easily digested by journal readers? Is the use of language in the text adequate?

The script is written clearly enough so that it can be understood by the reader. The use of language in the text is adequate.

Comments for manuscript improvement:

some correction notes have been added to the manuscript

Reviewer C:

Recommendation: Revisions Required

Originality. Does the manuscript contain new and significant information that is suitable for publication?

Manuskrip ini berisi informasi baru yang signifikan mengenai pengembangan akad pembiayaan syariah untuk produk KPR Syariah iB Hebat di BPRS Dana Amanah Surakarta. Penelitian ini tidak hanya menganalisis akad yang saat ini digunakan tetapi juga mengeksplorasi prospek pengembangan akad baru, seperti akad salam, IMBT, IMFD, dan MMBT. Hal ini menunjukkan kontribusi yang berarti terhadap pengembangan teori dalam pembiayaan syariah dan dapat memberikan wawasan penting bagi lembaga keuangan syariah lainnya

Relationships with the relevant literature. Has the manuscript demonstrated the author's understanding of the relevant literature in the related field and has cited adequate literature sources? Is there any literature that is relevant to the study in the manuscript that was missed?

The manuscript demonstrates a solid understanding of the relevant literature in the field of sharia financing, particularly in relation to the development of KPR Syariah products. The authors have cited a variety of sources, including fatwas from the Dewan Syariah Nasional Majelis Ulama Indonesia (DSN-MUI) and previous studies on similar topics. These references establish a strong foundation for the analysis and discussion presented in the manuscript. However, the manuscript primarily focuses on literature related to the technical aspects of sharia contracts and their application in KPR Syariah products. While this is relevant, it could potentially benefit from a broader review that includes more recent studies on the economic and social impacts of such contracts or a comparison with international practices in Islamic home financing. Including this literature could provide a more comprehensive understanding of the field and situate the research within a broader academic context

Methodology. Are the arguments in the text built on sufficient theory, concept, or idea? Are the methods used adequate?

The methodology used in the manuscript is grounded in a qualitative descriptive field research approach, which is appropriate for the study's objectives of analyzing and exploring the prospects for developing new sharia-compliant financing contracts. The manuscript builds its arguments on established sharia principles and fatwas from the DSN-MUI, which provides a strong theoretical foundation for the analysis.

The inductive analysis method employed is suitable for the qualitative nature of the research, allowing the authors to derive insights from the data collected. The arguments presented in the text are well-supported by the theory and concepts related to sharia financing, particularly in the context of KPR Syariah products.

Overall, the methods used are adequate for the study's aims, and the theoretical underpinnings are sufficiently integrated into the analysis, making the arguments both credible and relevant

Result. Are the results clearly presented and analysed adequately? Are the conclusions drawn in accordance with the discussion in the text?

The results in the manuscript are clearly presented and analyzed adequately. The findings are organized in a logical manner, starting with a description of the existing sharia contracts used in the KPR Syariah iB Hebat product and progressing to the identification of potential new contracts that could be developed. The analysis is thorough, with the authors comparing the existing contracts with those proposed for future development based on sharia principles and fatwas.

The conclusions drawn are in accordance with the discussion in the text. The manuscript effectively ties the results of the analysis back to the research objectives, demonstrating that the identified new contracts have the potential to enhance the variety and flexibility of sharia-compliant financing options available to customers. This, in turn, could strengthen the trust, credibility, and existence of BPRS Dana Amanah Surakarta in the community, as argued throughout the text

Implications. Does the manuscript clearly state the implications of the findings for follow-up research or theory development or on society? If it has mentioned implications, are the implications of the manuscript consistent with the results and conclusions?

The manuscript clearly states the implications of its findings, both for follow-up research and for theory development, as well as for practical applications in society. The implications are consistent with the results and conclusions drawn in the study.

The manuscript emphasizes that the identified prospects for developing new sharia-compliant contracts can significantly contribute to the diversification and enhancement of KPR Syariah products. This diversification is expected to provide customers with more options, thereby meeting their needs more effectively and potentially increasing their trust in sharia-compliant financial products. Additionally, the findings offer valuable insights for other BPRS institutions that may consider adopting similar strategies, thereby broadening the impact of the study beyond the specific case of BPRS Dana Amanah Surakarta. The manuscript also discusses the broader theoretical implications, suggesting that the development of new sharia contracts could contribute to the evolution of theories in sharia finance, particularly in the context of housing finance. These implications are well-aligned with the results and conclusions, reinforcing the study's relevance and potential impact.

Clarity of communication. Is the manuscript written clearly so that it is easily digested by journal readers? Is the use of language in the text adequate?

The manuscript is generally written clearly and is accessible to readers familiar with the field of sharia finance and Islamic banking. The use of language is adequate, with technical terms and concepts being explained appropriately, making the content understandable for the target audience. The arguments are presented logically, and the flow of information is smooth, which helps in digesting the key points and findings of the study.

However, there are occasional instances where the language could be simplified or clarified to enhance readability, especially for readers who may not be as familiar with specific sharia terms or legal principles. Additionally, ensuring consistent terminology throughout the manuscript could further improve clarity. Overall, the manuscript is well-communicated but could benefit from minor language refinements to make it even more reader-friendly.

Comments for manuscript improvement:

Here are some suggestions for improving the manuscript:

Broaden the Literature Review: While the manuscript references relevant sharia finance literature, consider including a broader range of studies, particularly recent research on the economic and social impacts of sharia contracts or international comparisons. This would provide a more comprehensive context for the findings.

Clarify and Simplify Language: To enhance readability, simplify some of the more complex sentences and ensure consistent use of terminology throughout the manuscript. This will make the content more accessible to a broader audience, including those who may not be deeply familiar with the specifics of sharia finance.

Expand on Methodological Rationale: While the qualitative approach is appropriate, providing a more detailed explanation of why this method was chosen over others could strengthen the manuscript. Discussing potential limitations of the methodology and how they were addressed would also add depth to the analysis.

Enhance Visual Presentation of Data: If possible, include more visual aids (e.g., tables, charts, or diagrams) to summarize key findings and comparisons. This could help in breaking up the text and making complex information more digestible.

Reinforce the Practical Implications: While the manuscript touches on practical implications, consider elaborating on how these findings could be implemented in real-world scenarios. For example, provide more concrete examples or case studies of how other institutions might apply these insights.

Proofread for Consistency: A thorough proofreading to check for any inconsistencies in formatting, citations, or grammar would ensure that the manuscript is polished and professional.

Discuss Future Research Directions: While the manuscript mentions implications for theory development, explicitly outlining potential avenues for future research based on the findings could provide valuable guidance for other researchers in the field.

Incorporating these suggestions could enhance the clarity, depth, and overall impact of the manuscript.

Reviewer D:

Recommendation: Revisions Required

Originality. Does the manuscript contain new and significant information that is suitable for publication?

Yes it does. This is suitable for publication

Relationships with the relevant literature. Has the manuscript demonstrated the author's understanding of the relevant literature in the related field and has cited adequate literature sources? Is there any literature that is relevant to the study in the manuscript that was missed?

This manuscript sufficiently demonstrates the author's understanding. It is recommended to add literature related to the topic.

Methodology. Are the arguments in the text built on sufficient theory, concept, or idea? Are the methods used adequate?

Lack of explanation or not clear strategy

Result. Are the results clearly presented and analysed adequately? Are the conclusions drawn in accordance with the discussion in the text?

The result is clear and related with the topic

Implications. Does the manuscript clearly state the implications of the findings for follow-up research or theory development or on society? If it has mentioned implications, are the implications of the manuscript consistent with the results and conclusions?

quite clear

Clarity of communication. Is the manuscript written clearly so that it is easily digested by journal readers? Is the use of language in the text adequate?

quite clear

Comments for manuscript improvement:

Need to enrichment the part of introduction with phenomenon datas.
Need more exploring how the analysis construct

Reviewer E:

Recommendation: Accept Submission

Originality. Does the manuscript contain new and significant information that is suitable for publication?

The unit of analysis that you want to research is included in the category that still requires in-depth research, so it is still feasible.

Relationships with the relevant literature. Has the manuscript demonstrated the author's understanding of the relevant literature in the related field and has cited adequate literature sources? Is there any literature that is relevant to the study in the manuscript that was missed?

The literature used is relevant

Methodology. Are the arguments in the text built on sufficient theory, concept, or idea? Are the methods used adequate?

The method used is quite adequate, suggestions for input or additions if you want to expand the research methodology, you can use the latest data processing techniques, for example the NVIVO method.

Result. Are the results clearly presented and analysed adequately? Are the conclusions drawn in accordance with the discussion in the text?

The results are in the adequate category, the conclusion is that it is sufficient to interpret the results of the research conducted.

Implications. Does the manuscript clearly state the implications of the findings for follow-up research or theory development or on society? If it has mentioned implications, are the implications of the manuscript consistent with the results and conclusions?

The research implications were found, the consistency between results and conclusions still needs more focused improvement.

Clarity of communication. Is the manuscript written clearly so that it is easily digested by journal readers? Is the use of language in the text adequate?

The manuscript has been written well, and then you need to explore the technicalities of writing articles that suit the editorial format.

Comments for manuscript improvement:

Use the latest article references and add to the article phenomena and gap research from the latest research.

Reviewer F:
Recommendation: Revisions Required

Originality. Does the manuscript contain new and significant information that is suitable for publication?

There has been a study that is almost similar to this research, namely related to the Great Sharia iB KPR Product at BPRS Dana Amanah Surakarta in the Journal of Islamic Economics Lariba with the title "The analysis of sharia compliance in the implementation of KPR Syariah iB Hebat product at BPRS Dana Amanah Surakarta". In this regard, the author should highlight the originality of this study and its differences compared to previous research.

If this research is a follow-up to the previous research, it should be explained clearly in the introduction. You can add 2 or 3 studies that are almost similar as comparison material.

Relationships with the relevant literature. Has the manuscript demonstrated the author's understanding of the relevant literature in the related field and has cited adequate literature sources? Is there any literature that is relevant to the study in the manuscript that was missed?

The sources of literature (references) used by the author in this manuscript are quite relevant to the problem discussed.

Methodology. Are the arguments in the text built on sufficient theory, concept, or idea? Are the methods used adequate?

The author does not list theories and concepts that will be used as analysis material in the review sub-literature. Please check the notes provided in the manuscript.

Result. Are the results clearly presented and analysed adequately? Are the conclusions drawn in accordance with the discussion in the text?

The results and discussions presented are still unclear and unsystematic. The sub-results of the discussion should be adjusted to the number of problem formulations, because the results and discussions are the answers to the problem formulation.

Implications. Does the manuscript clearly state the implications of the findings for follow-up research or theory development or on society? If it has mentioned implications, are the implications of the manuscript consistent with the results and conclusions?

The findings of the research must be highlighted from different sides in accordance with the theory used in analyzing the problem so that the novelty of the research results carried out appears.

Clarity of communication. Is the manuscript written clearly so that it is easily digested by journal readers? Is the use of language in the text adequate?

There are several things that need to be improved in the preparation of paragraphs and sentences. If the manuscript is written in Indonesian Language, please adjust it to EYD and PUEBI.

Comments for manuscript improvement:

Please check the comments in the manuscript.

Economics Lariba <http://journal.uui.ac.id/index.php/JIELariba> Journal of Islamic

3 lampiran



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Devid Frastiawan Amir Sup, S.H.I., M.E. <devidfrastiawan@unida.gontor.ac.id>

[JIELariba] Editor Decision

1 pesan

Yuli Andriansyah <journal@uii.ac.id>

11 September 2024 pukul 09.44

Kepada: Devid Frastiawan Amir Sup <devidfrastiawan@unida.gontor.ac.id>, Muhammad Irkham Firdaus <irkham.firdaus@unida.gontor.ac.id>, Aqil Mu'tashim Bilhaq <aqilmutashimbilhaq@mhs.unida.gontor.ac.id>

Devid Frastiawan Amir Sup, Muhammad Irkham Firdaus, Aqil Mu'tashim Bilhaq:

We have reached a decision regarding your submission to Journal of Islamic Economics Lariba, "Prospek Pengembangan Akad Pembiayaan Syariah pada Produk KPR Syariah iB Hebat di BPRS Dana Amanah Surakarta".


Our decision is to: Accept Submission

Journal of Islamic Economics Lariba <http://journal.uui.ac.id/index.php/JIELariba>

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Devid Frastiawan Amir Sup, S.H.I., M.E. <devidfrastiawan@unida.gontor.ac.id>

[JIELariba] New notification from Journal of Islamic Economics Lariba

2 pesan

Yuli Andriansyah <journal@uii.ac.id>

24 Desember 2024 pukul 20.19

Balas Ke: Yuli Andriansyah <yuliandriansyah@uii.ac.id>

Kepada: Devid Frastiawan Amir Sup <devidfrastiawan@unida.gontor.ac.id>

You have a new notification from Journal of Islamic Economics Lariba:

You have been added to a discussion titled "Copyedited Manuscript" regarding the submission "Prospects for the development of Sharia financing contract on KPR Syariah iB Hebat at BPRS Dana Amanah Surakarta".

Link: <https://journal.uii.ac.id/JIELariba/authorDashboard/submission/35491>

Yuli Andriansyah

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Yuli Andriansyah <journal@uii.ac.id>

25 Desember 2024 pukul 05.53

Balas Ke: Yuli Andriansyah <yuliandriansyah@uii.ac.id>

Kepada: Devid Frastiawan Amir Sup <devidfrastiawan@unida.gontor.ac.id>

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Yuli Andriansyah

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Devid Frastiawan Amir Sup, S.H.I., M.E. <devidfrastiawan@unida.gontor.ac.id>

[JIELariba] Editor Decision

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Yuli Andriansyah <journal@uii.ac.id>

24 Desember 2024 pukul 20.19

Kepada: Devid Frastiawan Amir Sup <devidfrastiawan@unida.gontor.ac.id>, Muhammad Irkham Firdaus <irkham.firdaus@unida.gontor.ac.id>, Aqil Mutashim Bilhaq <aqilmutashimbilhaq@mhs.unida.gontor.ac.id>

Devid Frastiawan Amir Sup, Muhammad Irkham Firdaus, Aqil Mutashim Bilhaq:

The editing of your submission, "Prospects for the development of Sharia financing contract on KPR Syariah iB Hebat at BPRS Dana Amanah Surakarta," is complete. We are now sending it to production.

Submission URL: <https://journal.uui.ac.id/JIELariba/authorDashboard/submission/35491>

Economics Lariba <http://journal.uui.ac.id/index.php/JIELariba> Journal of Islamic

Yogyakarta, November 23, 2024

Letter of Acceptance

No: 32/Pimred-JIELariba/LoA/XI/2024

Dear Devid Frastiawan Amir Sup,

We send you this letter to inform you that the manuscript with the following details:

Title	Prospek Pengembangan Akad Pembiayaan Syariah pada Produk KPR Syariah iB Hebat di BPRS Dana Amanah Surakarta
ID	35491
Authors	Devid Frastiawan Amir Sup, Muhammad Irkham Firdaus, & Aqil Mu'tashim Bilhaq
Submitted	July 24, 2024

is accepted for publication in Journal of Islamic Economics Lariba, Vol. 10, No, 2, 2024.

We will continue with the copyediting and layout editing processes, and we need you to check the manuscript through OJS before publication.

Respectfully Yours,



Yuli Andriansyah
Editor-in-Chief