

## Letter Of Acceptance

E-ISSN : 3063-6248, P-ISSN : 3048-4189

Date: June 19<sup>th</sup>, 2025

Dear Mr/Mrs : Diana Mukhbitah Sary, Tri Andjarwati, Riyadi  
Nugroho

From-  
Universitas 17 Agustus 1945, Surabaya

Warm Greetings!

It is a great pleasure to inform you that, after the peer review process, your article :

**“Optimization Of The Role Of Waqf Bank Micro In Access To Financing,  
Developing Human Resources Skills And Financial Literacy On Msme Performance  
To Improve Msme’s Capital In Surabaya”**

has been **ACCEPTED** and considered for publication in **Harmony Management:  
International Journal of Management Science and Business**  
(<https://management.ifrel.org/index.php/HarmonyManagement>)  
in **Volume 2, Number 2, June 2025 Regular Issue.**

Thank you for submitting your work to this journal. We hope you submit your articles in the future.

*Warmest regards,*

**Editor in chief**

**Harmony Management: International  
Journal of Management Science and  
Business**



**Edy Winarno, ST, M.Eng**

## PAPER EVALUATION SHEET

Penulis : Diana Mukhbitah Sary, Tri Andjarwati, Riyadi Nugroho  
Kode Artikel : HARMONY MANAGEMENT  
Judul : “Optimization Of The Role Of Waqf Bank Micro In Access To Financing, Developing Human Resources Skills And Financial Literacy On Msme Performance To Improve Msme’s Capital In Surabaya”

### A EVALUATION OBJECT

| No. | Description                                            | Comment                                     |
|-----|--------------------------------------------------------|---------------------------------------------|
| 1.  | Representativeness of the content of the article       | Title The content is relevant to the title. |
| 2.  | Reflection of the content of the article in Abstract,  | Problem, methods and results represented,   |
| 3.  | Scope of Research in Keywords                          | Good                                        |
| 4.  | Clarity of research methodology                        | Good                                        |
| 5.  | Presentation and interpretation Data                   | Good                                        |
| 6.  | Use of Tables and Image                                | Good                                        |
| 7.  | Relevance of Discussion/Analysis with Research Results | Good                                        |
| 8.  | Relevance of References                                | Good                                        |
| 9.  | Contribution to Science knowledge                      | Good                                        |
| 10. | Systematic Writing                                     | Good                                        |
| 11. | Use of Language                                        | Good                                        |

### B. REVIEWER DECISION

- Articles can be published directly [.....]
- Articles can be published with minor revisions [ √ ]
- Articles can be published with many revisions [....]
- Please return the article to us for re-evaluation after revision [....]
- The article is not suitable for publication based on the reasons above [....]