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Dear Dr. Fachrurazi,

A manuscript titled Literacy and Strategic Marketing to Raise Public Awareness Using Sharia Pawnshop during the Covid-19 Pandemic (QRFM-12-2021-0205) has been submitted by Dr. Fachrurazi Fachrurazi to Qualitative Research in Financial Markets.

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Qualitative Research in Financial Markets - QRFM-12-2021-0205



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06-May-2022

Dear Dr. Fachrurazi:

Manuscript ID QRFM-12-2021-0205 entitled "Literacy and Strategic Marketing to Raise Public Awareness Using Sharia Pawnshop during the Covid-19 Pandemic" which you submitted to Qualitative Research in Financial Markets, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter.

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Yours sincerely,
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Reviewer(s)' Comments to Author:

Reviewer: 1

Recommendation: Major Revision

Comments:

1. Introduction: Please clarify your research problem, research importance, research questions, objectives, background motivation, theoretical and empirical motivation and the lines of contributions to the literature. You can do this by sharply articulating your research questions/objectives, identifying the potential theoretical, background and theoretical motivation or gaps, and explaining how your study contributes to the literature. You can do this by highlighting the weaknesses of prior studies as well. Currently, your introduction is very dry. Additionally, you need to state clearly the contributions of the paper. For example, "Consequently, the current paper seeks to make the following contributions to the existing literature. First, Second,..., Third, ..., Fourth,... and so on".
2. Indonesian context - you need a section to explain why this is the appropriate context to conduct this study by exploiting regulatory, reform and policy issues and developments within the research context or setting.
3. Literature review: Critical evaluation of the literature is missing in the paper. The authors need to clearly identify the research gaps and then highlight how their current study fills at least one of these gaps.
4. Research design - This is the weakest part of the paper. It is not well written and more details are needed to properly discuss the method used in the paper and its validity.
5. Findings - the authors need to link your findings more strongly to the: (i) theory, (ii) empirics, (iii) context; and (iv) highlight their economic, academic/research and policy implications. In the discussion of the results, the authors need to focus on the novel findings and insights vis-à-vis the existing literature.
6. The conclusion is poorly written in one paragraph. The authors need to outline a summary of findings, contributions, implications, limitations and avenues for future research. They need to discuss in detail the theoretical and practical implications of their findings, research limitations and avenues for future research.

7. Typos - there are a considerable number of typos, spelling errors and grammatical mistakes throughout the paper that a careful reading will help you to eliminate. Seek professional proofreader's help if deemed appropriate.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: The originality of the paper is not clear.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Relevant literature is discussed.

Gaps in the literature are not clearly stated.

No critical literature review.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: The method is poorly written. More details are needed. The validity of the method used is not discussed.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Research findings are reasonably discussed. More effort is needed to highlight the incremental contributions of these findings.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: Not discussed at all and this is one of the weakest elements of the paper.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: The paper requires proofreading.

Reviewer: 2

Recommendation: Minor Revision

Comments:

This is a very interesting research topic. There are some minor corrections that need to be fixed before the paper is to be published.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: This is one of the very interesting papers. In the introduction section, you need to discuss more on what the previous studies missed (although you discussed what has been done) and also the gap of the literature which will be filled in the current study. The objective and gap of the literature are not clear in the introduction section.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: The literature review on the financial literacy from community and social perspective was excellent. However, it would be great to add one more extra sentence under each paragraph about what major works have been ignored by the previous studies.

For example, in page 5 it is written "There is a distinction from previous research, which examined the literacy of Sharia Pawnshop products in the community and customer acquisition strategies". What does it mean? so what?

"Researchers discovered that some people are still unfamiliar with the intricacies of pawn products in Sharia Pawnshops". what is the relevance of the findings of the previous research?

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: The profile of the interviewees needs to be presented with their demographic characteristics. How do the authors stop conducting new/additional interviews as the interview size is very small? Determining saturation point is important in qualitative research.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Page no. 15 it is written, "To gather data for the research, the researchers conducted an initial community survey". Where is the survey instrument? What are the results of the community survey?

It would be better to present the interview findings under categories or subcategories instead of a general descriptive presentation.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: The connection between theory and the findings needs to be improved. For example, first write what is the finding, then what the literature says about your findings, and then finally why this is important?

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: In general, the quality of the document is quite good. The conclusion section is poorly structured. Provide the limitations and future research directions in the conclusion section.

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22-Jun-2022

Dear Dr. Fachrurazi,

Recently, you received a decision on Manuscript ID QRFM-12-2021-0205, entitled "Literacy and Strategic Marketing to Raise Public Awareness Using Sharia Pawnshop during the Covid-19 Pandemic." The manuscript and decision letter are located in your Author Centre at <https://mc.manuscriptcentral.com/qrfm>.

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If you need extra time, please contact me to discuss an extension. (Please quote your manuscript ID). If you do not request an extension and you miss the deadline, we may have to consider your paper as a new submission.

Yours sincerely,
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Qualitative Research in Financial Markets - QRFM-12-2021-0205.R1



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05-Jul-2022

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Your manuscript entitled "Literacy and strategic marketing to raise public awareness using Sharia pawnshops during the COVID-19 pandemic" has been successfully submitted online and is presently being given full consideration for publication in the Qualitative Research in Financial Markets.

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11-Oct-2022

Dear Dr. Fachrurazi:

Manuscript ID QRFM-12-2021-0205.R1 entitled "Literacy and strategic marketing to raise public awareness using Sharia pawnshops during the COVID-19 pandemic" which you submitted to Qualitative Research in Financial Markets, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter.

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Once again, thank you for submitting your manuscript to Qualitative Research in Financial Markets and I look forward to receiving your revision.

Yours sincerely,
Prof. Jill Atkins
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Reviewer(s)' Comments to Author:

Reviewer: 1

Recommendation: Major Revision

Comments:

To help the reviewers verify that you have made the required corrections, please append a point-by-point report detailing how the changes have been made in line with each reviewer's comments at the beginning of your revised manuscript (or in a separate report).

Could you please highlight all the material changes/amendments that you have made to your last draft? This will help reviewers to look at these amendments directly. You can simply highlight them with a yellow colour, change the font colour to red or use track changes.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: This will be decided later as I need to be sure that I am reviewing the correct revised version and I also want to see how the authors respond to each reviewer's comments.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: This will be decided later as I need to be sure that I am reviewing the correct revised version and I also want to see how the authors respond to each reviewer's comments.
3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: This will be decided later as I need to be sure that I am reviewing the correct revised version and I also want to see how the authors respond to each reviewer's comments.
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: This will be decided later as I need to be sure that I am reviewing the correct revised version and I also want to see how

the authors respond to each reviewer's comments.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: This will be decided later as I need to be sure that I am reviewing the correct revised version and I also want to see how the authors respond to each reviewer's comments.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: This will be decided later as I need to be sure that I am reviewing the correct revised version and I also want to see how the authors respond to each reviewer's comments.

Reviewer: 2

Recommendation: Minor Revision

Comments:

Comments attached.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: Yes, the paper contributes new knowledge to the literature.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: The literature review covers primary published literature in recent times; however, little information about the Indonesian Sharia Pawnshop. Therefore, the authors need to provide a subsection about the Indonesian pawnshop context and its importance.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: The methodology section requires further work and explanation. For example, the authors have provided much literature support instead describing their actual interview process. Why only six interviews? The authors interviewed only one sharia pawnshop and five community members. How have they reached saturation? It is a big challenge for the authors to explain saturation in interviews with only one pawnshop. How they selected the interview participants? What is their profile? I suggest authors include the interviewees' profiles and the interview's time and duration. Validity and reliability are a big concern for qualitative research. How do authors ensure the validity and reliability of the interview data?

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: The findings were presented descriptive way. Therefore, I suggest authors present interview findings under major categories/sub-categories and provide literature support.

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: The discussion section presented very well.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: The paper has been written well.

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04-Nov-2022

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12-Dec-2022

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Yours sincerely,
Prof. Jill Atkins
Guest Editor, Qualitative Research in Financial Markets
j.f.atkins@sheffield.ac.uk

Reviewer(s)' Comments to Author:

Reviewer: 1

Recommendation: Minor Revision

Comments:

Abstract

Line 12: I guess the author is saying that this paper/study makes use of qualitative descriptive research methodologies.

Introduction

Line 37: "Islamic financial institutions aim to assist Islamic communities in achieving their socioeconomic goals"

Comment: This is statement is incomplete because the main aim of Islamic financial institutions is to help communities to manage money within the moral principles of Islam not just to achieve socioeconomic goals.

Line 44: "Because the criteria must be very straightforward and concise, the administrative expenses or interest supplied must also be substantial"

Comment: The basic rule for starting a paragraph is that you can't start a sentence with "because" as it should only be used to join the main clause with a dependent clause. Otherwise, you end up with a fragmented sentence.

Line 49: "Along with the growth of financial institutions in Indonesia, there are two types of financing institutions: banking and non-bank financial institutions, such as pawnshops (Ilyas 2019). In 2011, State-Owned Enterprises (SOEs) began administering pawnshop processes in Indonesia by establishing limited liability firms. Government Regulation No. 51 of 2011 transformed public corporations (Perum) and pawnshops to Limited Liability Companies (Persero) (Ulfa KN 2019). PT."

Comment: These sentences need to be restructured because if the authors are discussing about 2 types of financing institutions, then

they need to provide examples for each category. There seems to be missing a sentence that links the 1st sentence with the 2nd sentence.

Line 55: "PT. Pegadaian's primary objective, to the extent feasible, is to bridge the community's funding gap by offering a loan based on pawn legislation to assist the community in avoiding being embroiled in the activities of ground leeches (Hadijah et al. 2015; Puspita 2016; Surahman and Adam 2018)."

Comment: I suggest the authors to clarify that "PT Pegadaian" is an Indonesian persero (state-owned limited liability company) operated as a subsidiary of Bank Rakyat Indonesia and then discuss about its main objective.

Literature Review

The information provided in this section is relevant to the main variable i.e., financial literacy. Although, I feel the author has ignored the other important variable i.e., strategic marketing. It would have been better if authors have discussed a little bit about strategic marketing in this section as well as in introduction section.

Methodology (the author has written wrong spelling of methode in the heading)

This section is poorly written. The authors have not discussed much about the criteria for sample selection. They should have given some justifications about selection criteria.

There should be some discussion about hypothesis development or labelling/themes or coding etc

Results/Discussion/Conclusion

These sections are written in a reasonable standard

Overall Comments:

- The authors ought to have concentrated on tackling the problems associated with society's poor financial literacy as well as their problems with fraud and other difficulties and should have discussed about strategies to mitigate these issues with help of financial literacy.
- I will suggest the authors to discuss difference between conventional pawnshop and sharia pawnshop and then develop their argument about importance of financial literacy from that point.
- Sample size is limited.
- This paper needs
- This research paper requires major grammar correction and proofreading.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: yes
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Partly
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04-Jan-2023

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Guest Editor, Qualitative Research in Financial Markets
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Reviewer(s)' Comments to Author:

Reviewer: 1

Recommendation: Minor Revision

Comments:

s

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: The paper deals with a qualitative paper evaluating literacy and strategic marketing in relation to public awareness during Covid-19. The topic is relevant and up-to-date, but the paper presents several issues.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: The literature review is of average quality.
3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: It would have been better if the author had discussed a few theories related to the topic. The methodology chapter is very weak. There is no justification for sample selection or chosen methodology. I would suggest the author write about the "Steps adopted for qualitative study" properly. Please discuss coding as well
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: The results section is fine
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11-Jan-2023

Dear Sukardi, Budi; Wijayanti, Novia ; Fachrurazi, Fachrurazi; Asmanto, Eko

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This study reveals empirical facts that literacy and marketing strategies effectively impact people using Sharia pawn products during the COVID-19 pandemic owing to the pressure of capital needs and financial difficulties.

This study used an exploratory qualitative research approach through semi-structured interviews with six partners of different productive ages and social, economic, and educational backgrounds. After data reduction, presentation, description, and validation, this paper develops the theory and presents it as a qualitative thematic analysis.

The findings revealed that those who had socialised Sharia pawnshops had a low literacy level. Nonetheless, the socialisation of Sharia pawnshops increases literacy and public understanding of pawnshop products in Sharia pawnshops. This issue arises because of the COVID-19 pandemic, which makes it impossible for Sharia pawnshops to hold an event or socialise.

Researchers have limitations, especially in collecting data through informants, due to restrictions on meeting and conducting interviews caused by the policies and regulations of the COVID-19 task force, the high rate of the COVID-19 outbreak and limited access to direct communication to informants, so the informants used few and limited access to Sharia pawnshops in obtaining more data. Sharia pawnshops must try to increase public interest in using the product because the COVID-19 pandemic has implications for economic business conditions and the social status of people's income.

This research answers the challenges of government regulations and policies in literacy and socialisation of Sharia pawnshop products, and the public needs to realise the uses and benefits of products at Sharia pawnshops that can provide solutions and contribute to improving the community's economy during the global disaster of the COVID-19 pandemic.

The authenticity of this study proves that literacy and marketing strategies can increase public awareness of Sharia pawn products during the COVID-19 pandemic.

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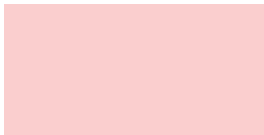
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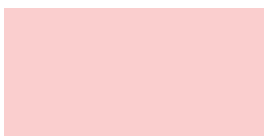
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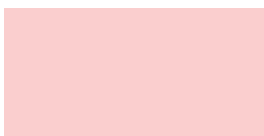
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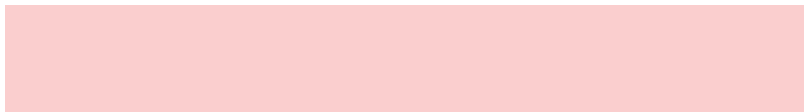
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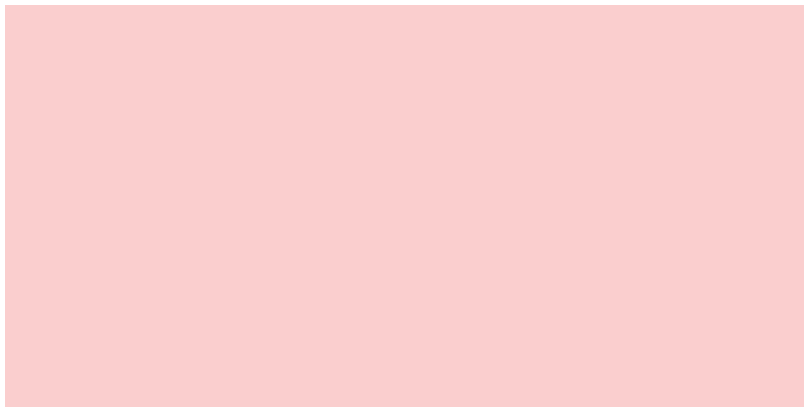
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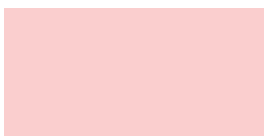
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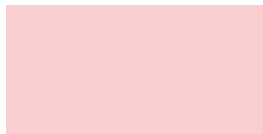
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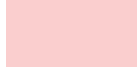


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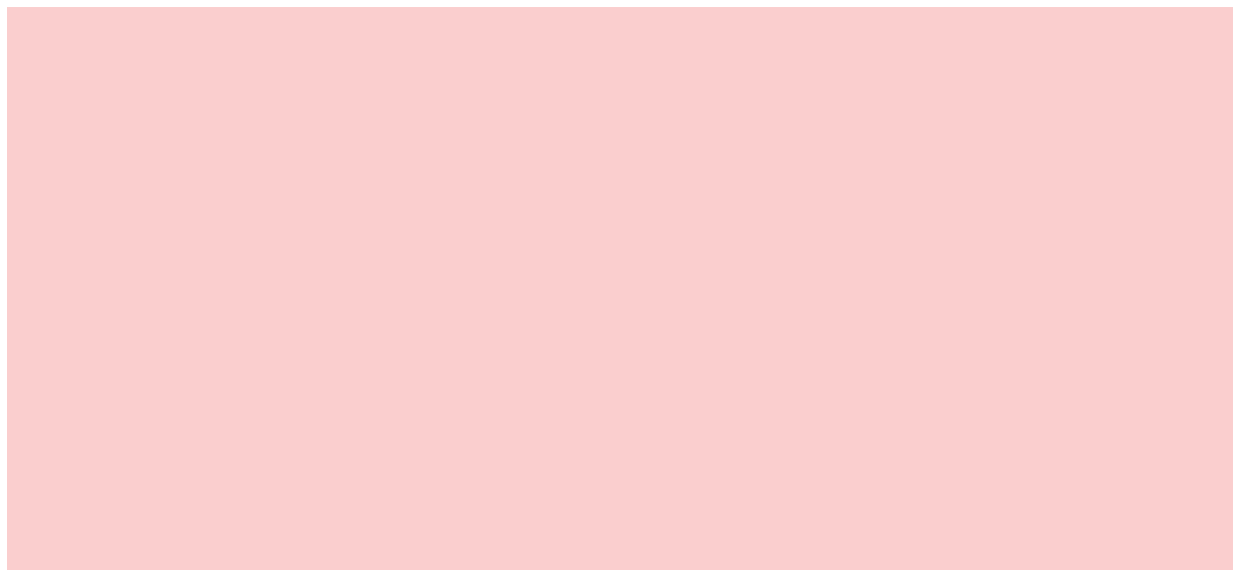
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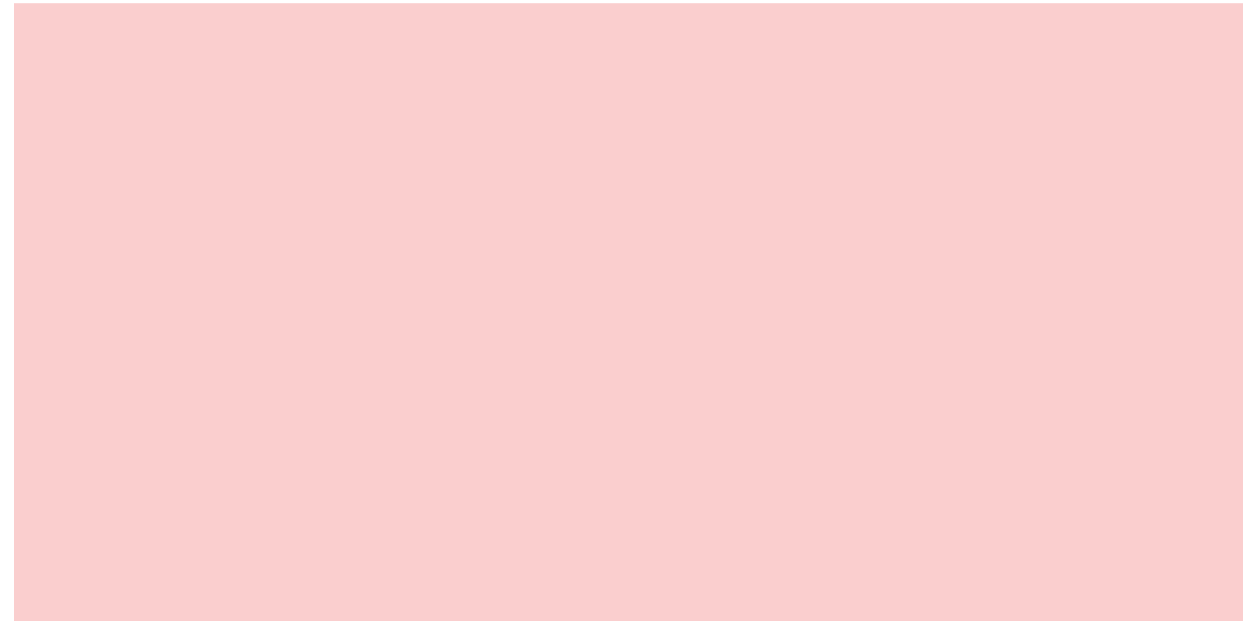
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