

### **JIAE Incomplete Submission**

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Mon, Oct 26, 2020 at 1:14

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Dear Dr Sriyono,

I noticed that you have attempted to (re)submit a manuscript entitled "Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic" through the Journal of Innovation and Entrepreneurship's Editorial Manager site. The status of this manuscript is recorded as incomplete, which means that you have not taken all the steps necessary to complete the submission process.

Should you still wish to submit this manuscript, please log in to your author menu and complete your submission.

You can obtain your Username/Password, by using the "Send Login Details" link available on the log-in page.

Please do not hesitate to contact me should you require any assistance in completing the submission process.

If we do not hear back from you or receive your completed submission within the next 14 days, then we will assume that you do not intend to pursue this, and the paper will be removed from the system.

I look forward to hearing from you.

With kind regards,

Journal of Innovation and Entrepreneurship https://www.editorialmanager.com/JIAE/

\*\*Our flexible approach during the COVID-19 pandemic\*\*

If you need more time at any stage of the peer-review process, please do let us know. While our systems will continue to remind you of the original timelines, we aim to be as flexible as possible during the current pandemic.

This letter contains confidential information, is for your own use, and should not be forwarded to third parties.

Recipients of this email are registered users within the Editorial Manager database for this journal. We will keep your information on file to use in the process of submitting, evaluating and publishing a manuscript. For more information on how we use your personal details please see our privacy policy at <a href="https://www.springernature.com/production-privacy-policy">https://www.springernature.com/production-privacy-policy</a>. If you no longer wish to receive messages from this journal or you have questions regarding database management, please contact the Publication Office at the link below.



## Your submission to Journal of Innovation and Entrepreneurship JIAE-D-20-00190

1 message

**Kenneth Sayson** <em@editorialmanager.com>
Reply-To: Kenneth Sayson <kenneth.sayson@springernature.com>
To: Sriyono Sriyono <sriyono@umsida.ac.id>

Mon, Oct 26, 2020 at 1:34 PM

JIAE-D-20-00190

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono, -; Sarwendah Biduri, Magister; Bayu Prayogi, Magister

Dear Dr Sriyono,

Thank you for your recent submission to Journal of Innovation and Entrepreneurship: "Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic"

[Duplicates within same journal: We have noted that this manuscript appears to be submitted twice to this journal. Please note that we cannot allow the same manuscript to go through the same review process twice. Therefore, please provide clarification as to why two submissions appear on the system.]

Please note that our editorial policy does not allow consideration of any submitted manuscript while it is also under consideration in any other journal.

Any manuscript or substantial parts of it, submitted to the journal must not be under consideration by any other journal although it may have been deposited on a preprint server. The manuscript should not have already been published in any journal or other citable form, with the exception that the journal is willing to consider peer-reviewing manuscripts that are translations of articles originally published in another language. In this case, the consent of the journal in which the article was originally published must be obtained and the fact that the article has already been published must be made clear on submission and stated in the abstract.

I look forward to hearing from you by [5 working days] regarding these duplicate submissions and how you intend to proceed.

Best wishes,

Editorial Office

Journal of Innovation and Entrepreneurship

https://innovation-entrepreneurship.springeropen.com/

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Recipients of this email are registered users within the Editorial Manager database for this journal. We will keep your information on file to use in the process of submitting, evaluating and publishing a manuscript. For more information on how we use your personal details please see our privacy policy at <a href="https://www.springernature.com/production-privacy-policy">https://www.springernature.com/production-privacy-policy</a>. If you no longer wish to receive messages from this journal or you have questions regarding database management, please contact the Publication Office at the link below.



## Welcome to Editorial Manager for Journal of Economic Behavior and Organization

1 message

Tue, Oct 27, 2020 at 6:41

Journal of Economic Behavior and Organization <em@editorialmanager.com>

Reply-To: Journal of Economic Behavior and Organization <ees.services.esch@elsevier.com> To: Sriyono sriyono <sriyono@umsida.ac.id>

Dear Dr. Sriyono sriyono,

Journal of Economic Behavior and Organization has moved to Editorial Manager (EM), Elsevier's online submission and peer review tracking system. Your EES account information and complete submission history are now available in

Login instructions:

Your username is: sriyono@umsida.ac.id

When you log into the system for the first time you will need to create a password here: https://www.editorialmanager. com/jebo/l.asp?i=297050&l=YQ2ZENCR

You can access the new EM site for Journal of Economic Behavior and Organization here: https://www.editorialmanager.com/jebo/

Please make note of your username and password which you will need for future logins. You can update your details at any time via the "Update My Information" link on the menu.

Your EM credentials are not linked to your Elsevier Profile. The username/password associated with your Elsevier Profile remain unchanged.

Note: Please ensure to read and agree to the privacy policy of your account as soon as you login, so that, we can support you better during trouble shooting.

Kind regards,

Journal of Economic Behavior and Organization

More information and support

For guidance on login to Editorial Manager, https://service.elsevier.com/app/answers/detail/a id/28452/ c/10526/supporthub/publishing/kw/Editorial+manager/

For further assistance, please visit our customer service site: https://service.elsevier.com/app/home/supporthub/ publishing/. Here you can search for solutions on a range of topics, find answers to frequently asked questions, and learn more about Editorial Manager via interactive tutorials. You can also talk 24/7 to our customer support team by phone and 24/7 by live chat and email.

For more information on using EM, please refer to Aries Systems' user Tutorials and Video Library:

https://www.ariessys.com/for-current-customers/tutorials/

https://www.ariessys.com/views-and-press/resources/video-library/

You can also access these videos by clicking the "Play" icon in the top right corner of the EM site



## JIAE-D-20-00190 - Manuscript Sent Back

1 message

#### Journal of Innovation and Entrepreneurship Editorial Office

Wed, Oct 28, 2020 at 10:37

 $\Delta M$ 

<em@editorialmanager.com>
Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com>
To: Sriyono Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00190

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister; Bayu Prayogi, Magister Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Your submission entitled "Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic" has been received.

Before we can further process it you are kindly requested to make the following corrections to meet the journal's requirements (please also refer to the Submission Guidelines):

1. Please clarify the duplicate manuscript

Please log onto Editorial Manager as an author.

Your username is: Sriyono 123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

Please go to the menu item 'Submissions Sent Back to Author', and click on 'Edit Submission'. If no changes are to be made in the metadata, please go to the submission step 'attach files', and upload your corrected submission. Build the PDF, view your submission, and approve the changes.

Thank you for submitting your work to this journal.

With kind regards,

Kenneth Sayson

JEO Assistant

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Recipients of this email are registered users within the Editorial Manager database for this journal. We will keep your information on file to use in the process of submitting, evaluating and publishing a manuscript. For more information on how we use your personal details please see our privacy policy at <a href="https://www.springernature.com/production-privacy-policy">https://www.springernature.com/production-privacy-policy</a>. If you no longer wish to receive messages from this journal or you have questions regarding database management, please contact the Publication Office at the link below.



## Journal of Innovation and Entrepreneurship Your Editorial Manager Login Details

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Thu, Oct 29, 2020 at 7:24

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Dear Dr Sriyono,

You have requested your login details.

Your username is: Sriyono 123

For security reasons, passwords are never sent by email.

To set a new password please click this link: https://www.editorialmanager.com/jiae/l.asp?i=11988&I=4P7D68Q2

Journal of Innovation and Entrepreneurship encourages all authors and reviewers to register for an ORCiD. ORCiD provides a persistent digital identifier that distinguishes you from every other researcher. Besides ensuring your research always remains identified with you for citations and usage statistics, an authenticated ORCiD account allows you to sign on to Editorial Manager with a single step and enables you to toggle between all journals in which you have registrations, as an author, reviewer and/or editor.

For more information on ORCiD, please visit their website: http://orcid.org/

With best regards,

**Editorial Office** 

Journal of Innovation and Entrepreneurship

P.S. Note that you can always change your permanent password and other personal information after your login using the menu item UPDATE MY INFORMATION.

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## Your PDF for your Journal of Innovation and Entrepreneurship submission has been created

2 messages

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Thu, Oct 29, 2020 at 8:05

ΡМ

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister; Bayu Prayogi, Magister Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

The PDF for your submission is ready for viewing.

Please return to the main menu to approve and complete your submission. This can be accessed via the following link:

Your username is: Sriyono\_123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

Best wishes,

**Editorial Office** 

Journal of Innovation and Entrepreneurship https://innovation-entrepreneurship.springeropen.com/

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In compliance with data protection regulations, you may request that we remove your personal registration details at any time. (Use the following URL: https://www.editorialmanager.com/jiae/login.asp?a=r). Please contact the publication office if you have any questions.

#### Journal of Innovation and Entrepreneurship Editorial Office

Thu, Oct 29, 2020 at 8:45

<em@editorialmanager.com>

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, MM; Sarwendah Biduri, M.Si; Bayu Prayogi, M.Si

[Quoted text hidden]

<sup>\*\*</sup>Our flexible approach during the COVID-19 pandemic\*\*



## Your PDF for your Journal of Innovation and Entrepreneurship submission has been created

2 messages

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Thu, Oct 29, 2020 at 8:05

ΡМ

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister; Bayu Prayogi, Magister Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

The PDF for your submission is ready for viewing.

Please return to the main menu to approve and complete your submission. This can be accessed via the following link:

Your username is: Sriyono\_123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

Best wishes,

**Editorial Office** 

Journal of Innovation and Entrepreneurship https://innovation-entrepreneurship.springeropen.com/

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#### Journal of Innovation and Entrepreneurship Editorial Office

Thu, Oct 29, 2020 at 8:45

<em@editorialmanager.com>

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, MM; Sarwendah Biduri, M.Si; Bayu Prayogi, M.Si

[Quoted text hidden]

<sup>\*\*</sup>Our flexible approach during the COVID-19 pandemic\*\*



### Your submission to Journal of Innovation and Entrepreneurship JIAE-D-20-00187

1 message

**Kenneth Sayson** <em@editorialmanager.com>
Reply-To: Kenneth Sayson <kenneth.sayson@springernature.com>
To: Sriyono Sriyono <sriyono@umsida.ac.id>

Fri, Oct 30, 2020 at 9:11 AM

JIAE-D-20-00187

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, MM; Sarwendah Biduri, M.Si; Bayu Prayogi, M.Si

Dear Dr Sriyono,

Thank you for your recent submission to Journal of Innovation and Entrepreneurship: "Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic"

Duplicates within same journal: We have noted that this manuscript appears to be submitted twice to this journal. Please note that we cannot allow the same manuscript to go through the same review process twice. Therefore, please provide clarification as to why two submissions appear on the system.

Please note that our editorial policy does not allow consideration of any submitted manuscript while it is also under consideration in any other journal.

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I look forward to hearing from you by 5 working days regarding these duplicate submissions and how you intend to proceed.

Best wishes,

Editorial Office
Journal of Innovation and Entrepreneurship
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# Your submission to Journal of Innovation and Entrepreneurship JIAE-D-20-00187 has been removed

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Tue, Nov 3, 2020 at 9:39

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00187

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, MM; Sarwendah Biduri, M.Si; Bayu Prayogi, M.Si Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Further to your request we have removed your above submission from our submission queue. Please feel free to contact me should you have any questions.

Best wishes.

Editorial Office Journal of Innovation and Entrepreneurship https://innovation-entrepreneurship.springeropen.com/

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# Article processing charge for manuscript submitted to Journal of Innovation and Entrepreneurship

2 messages

Tue, Nov 3, 2020 at 10:08 PM

MS: 7247793132037268

Acceleration Of Performance Recovery And Competitiveness Through Non ¿ Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono, Sarwendah Biduri and Bayu Prayogi Journal of Innovation and Entrepreneurship

Dear Dr Sriyono

Thank you for agreeing the article processing charge for Journal of Innovation and Entrepreneurship. I would like to update you regarding your status with respect to the article processing charge that is normally due if a manuscript is accepted.

You have agreed to pay an article processing charge of GBP 695.00/USD 1,085.00/EUR 885.00 if your manuscript is accepted. Since you are based in Indonesia, you will be charged the price of EUR 885.00.

Submissions from EU countries are subject to VAT charges. The VAT rate charged will be the rate applicable to your country. Read more here. Submissions from Japan are subject to JCT (Japanese Consumption Tax). The rate charged is set by the Japanese government. Read more here.

Payment will become due if your manuscript is accepted for publication by the editors. We allow payment by credit card or invoice. Invoice payments are subject to an administrative charge of GBP 50.00/EUR 55.00/USD 75.00. Payments via the online credit card system will also produce an invoice/receipt that can be used for your records and will avoid the GBP 50 administration fee. The article processing charge must be paid before the manuscript will be published.

Kind regards,

BioMed Central Limited The Campus 4 Crinan Street London N1 9XW

Phone: +44 (0) 20 3192 2009

Email: ORSupport@springernature.com



# Your PDF for your Journal of Innovation and Entrepreneurship submission has been created

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Tue, Nov 3, 2020 at 10:09

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

The PDF for your submission is ready for viewing.

Please return to the main menu to approve and complete your submission. This can be accessed via the following link:

Your username is: Sriyono\_123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

Best wishes,

**Editorial Office** 

Journal of Innovation and Entrepreneurship https://innovation-entrepreneurship.springeropen.com/

If you need more time at any stage of the peer-review process, please do let us know. While our systems will continue to remind you of the original timelines, we aim to be as flexible as possible during the current pandemic.

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<sup>\*\*</sup>Our flexible approach during the COVID-19 pandemic\*\*



# Confirmation of your submission to Journal of Innovation and Entrepreneurship - JIAE-D-20-00208

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Tue, Nov 3, 2020 at 10:11

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00208

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Thank you for submitting your manuscript 'Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic' to Journal of Innovation and Entrepreneurship.

The submission id is: JIAE-D-20-00208

Please refer to this number in any future correspondence.

During the review process, you can keep track of the status of your manuscript by accessing the following website:

Your username is: Sriyono\_123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

Best wishes.

**Editorial Office** 

Journal of Innovation and Entrepreneurship https://innovation-entrepreneurship.springeropen.com/

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### JIAE-D-20-00208 - Manuscript Sent Back

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Wed, Nov 4, 2020 at 11:30

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00208

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Your submission entitled "Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic" has been received.

Before we can further process it you are kindly requested to make the following corrections to meet the journal's requirements (please also refer to the Submission Guidelines):

- 1. Declarations Please ensure that the Declarations section contains all of the following sub-sections (all of which should have clear sub-headings):
- Availability of data and material (Mandatory)
- Competing interests (Mandatory)
- Funding (Mandatory)
- Authors' contributions (Mandatory)
- Acknowledgements (Mandatory)
- Authors' information (Optional)

Please log onto Editorial Manager as an author.

Your username is: Sriyono 123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

Please go to the menu item 'Submissions Sent Back to Author', and click on 'Edit Submission'. If no changes are to be made in the metadata, please go to the submission step 'attach files', and upload your corrected submission. Build the PDF, view your submission, and approve the changes.

Thank you for submitting your work to this journal.

With kind regards,

Kenneth Sayson

JEO Assistant

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1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Thu, Nov 5, 2020 at 5:19

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science

Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

The PDF for your submission is ready for viewing.

Please return to the main menu to approve and complete your submission. This can be accessed via the following link:

Your username is: Sriyono\_123

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Best wishes,

**Editorial Office** 

Journal of Innovation and Entrepreneurship https://innovation-entrepreneurship.springeropen.com/

If you need more time at any stage of the peer-review process, please do let us know. While our systems will continue to remind you of the original timelines, we aim to be as flexible as possible during the current pandemic.

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<sup>\*\*</sup>Our flexible approach during the COVID-19 pandemic\*\*



# Thank you for approving your submission to Journal of Innovation and Entrepreneurship

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Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Thu, Nov 5, 2020 at 5:20

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Thank you for approving the changes and returning your submission entitled 'Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic'.

You will be able to check on the progress of your manuscript during the peer review process by logging on to Editorial Manager as an author.

Your username is: Sriyono\_123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

Thank you for submitting your work to Journal of Innovation and Entrepreneurship.

Best wishes,

**Editorial Office** 

Journal of Innovation and Entrepreneurship https://innovation-entrepreneurship.springeropen.com/

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## Your submission to Journal of Innovation and Entrepreneurship - JIAE-D-20-00208

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Tue, Jan 19, 2021 at 7:32

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono <sriyono@umsida.ac.id>

CC: caraye@gwu.edu, manlio.delgiudice@oasipc.com, fabiodg01@tin.it

JIAE-D-20-00208

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Your manuscript "Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic" (JIAE-D-20-00208) has been assessed by our reviewers. Although it is of interest, we are unable to consider it for publication in its current form. The reviewers have raised a number of points which we believe would improve the manuscript and may allow a revised version to be published in Journal of Innovation and Entrepreneurship.

Their reports, together with any other comments, are below. Please also take a moment to check our website at <a href="https://www.editorialmanager.com/jiae/">https://www.editorialmanager.com/jiae/</a> for any additional comments that were saved as attachments.

If you are able to fully address these points, we would encourage you to submit a revised manuscript to Journal of Innovation and Entrepreneurship. Once you have made the necessary corrections, please submit online at:

Your username is: Sriyono 123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

Please include a point-by-point response within the 'Response to Reviewers' box in the submission system and highlight (with 'tracked changes'/coloured/underlines/highlighted text) all changes made when revising the manuscript. Please ensure you describe additional experiments that were carried out and include a detailed rebuttal of any criticisms or requested revisions that you disagreed with. Please also ensure that your revised manuscript conforms to the journal style, which can be found in the Submission Guidelines on the journal homepage.

The due date for submitting the revised version of your article is 02 Mar 2021.

Please note, if your manuscript is accepted you will not be able to make any changes to the authors, or order of authors, of your manuscript once the editor has accepted your manuscript for publication. If you wish to make any changes to authorship before you resubmit your revisions, please reply to this email and ask for a 'Request for change in authorship' form which should be completed by all authors (including those to be removed) and returned to this email address. Please ensure that any changes in authorship fulfil the criteria for authorship as outlined in SpringerOpen's editorial policies (http://www.springeropen.com/get-published/editorial-policies#authorship).

Once you have completed and returned the form, your request will be considered and you will be advised whether the requested changes will be allowed.

By resubmitting your manuscript you confirm that all author details on the revised version are correct, that all authors have agreed to authorship and order of authorship for this manuscript and that all authors have the appropriate permissions and rights to the reported data.

Please be aware that we may investigate, or ask your institute to investigate, any unauthorised attempts to change authorship or discrepancies in authorship between the submitted and revised versions of your manuscript.

We look forward to receiving your revised manuscript soon.

Best wishes,

#### Elias G. Carayannis, PhD

#### Journal of Innovation and Entrepreneurship

https://innovation-entrepreneurship.springeropen.com/

#### Reviewer reports:

Editors' comments ( if any ):

Reviewer #1: This is an interesting paper, but it needs important corrections in every section. For instance, the section of Abstract is to large for such a short paper. It could be reduced to not longer than 100 words.

The background would be named Introduction in which you can introduce the content of your paper. In this section you have used too many references in which sometimes it gives the impression that this is the literature review rather than an introduction. Here you should specifically state the aim of the paper, why do you think that the paper is important, what are the main findings and more importantly what is the contribution of the paper to the field. In this section you should also provide the structure of the paper, which in your case is missing.

In the section of methodology you should be more concise about the way that you have conducted the survey, how many respondents you have contacted, what are the questions that you specifically asked, end so forth.

Also in the data analysis section you could provide clearer interpretation. Perhaps you can use a table through which you could organise and present in a better way your thoughts.

Conclusions section is specifically too short and superficial.

Reviewer #3: activities.

The paper requirese deep changes before (a possible) publication.

In particular, the paper requires:

- 1. a deep proofediting,
- 2. to rewrite the abstract to emerge the aim of the paper. In this moment the abstract is confused and too long,
- 3. the first section must be an introduction not a background,
- 4. the literature review must be improved (see below for some suggestions),
- 5. the methodology must be developed better,
- 6. the results must be presented in a different way (not questions and answer but in a descriptive way)

#### REFERENCES SUGGESTED

Understanding sustainable innovation: A systematic literature review

Cillo, V., Petruzzelli, A.M., Ardito, L., Del Giudice, M.

Corporate Social Responsibility and Environmental Management, 2019, 26(5), pp. 1012-1025

To invest or to harvest?: Corporate venture capital ambidexterity for exploiting/exploring innovation in technological business

Rossi, M., Festa, G., Fiano, F., Giacobbe, R.

Business Process Management Journal, 2019, 26(5), pp. 1157-1181

R&D innovation indicator and its effects on the market. An empirical assessment from a financial perspective Coluccia, D., Dabić, M., Del Giudice, M., Fontana, S., Solimene, S.

Journal of Business Research, 2020, 119, pp. 259-271

The impact of corporate characteristics on the financial decisions of companies: evidence on funding decisions by Italian SMEs

Rossi, M., Lombardi, R., Siggia, D., Oliva, N.

Journal of Innovation and Entrepreneurship, 2015, 5(1),

The role of venture capital funds in financing innovation in Italy. Constraints and challenges for innovative small firms Rossi, M.

International Journal of Globalisation and Small Business, 2015, 7(2), pp. 162-180

Knowledge management behaviors in venture capital crossroads: a comparison between IVC and CVC ambidexterity Rossi, M., Festa, G., Papa, A., Kolte, A., Piccolo, R.

Journal of Knowledge Management, 2020, 24(10), pp. 2431-2454

Knowledge-driven preferences in informal inbound open innovation modes. An explorative view on small to medium enterprises

Scuotto, V., Del Giudice, M., Bresciani, S., Meissner, D.

Journal of Knowledge Management, 2017, 21(3), pp. 640-655

When corporations get disruptive, the disruptive get corporate: Financing disruptive technologies through corporate venture capital

Rossi, M., Festa, G., Devalle, A., Mueller, J. Journal of Business Research, 2020, 118, pp. 378-388

Venture capitalists and value creation: The role of informal investors in the growth of smaller European firms Rossi, M., Martini, E.

International Journal of Globalisation and Small Business, 2019, 10(3), pp. 233-247

Shifting intra- and inter-organizational innovation processes towards digital business: An empirical analysis of SMEs Scuotto, V., Santoro, G., Bresciani, S., Del Giudice, M. Creativity and Innovation Management, 2017, 26(3), pp. 247-255

If improvements to the English language within your manuscript have been requested, you should have your manuscript reviewed by someone who is fluent in English. If you would like professional help in revising this manuscript, you can use any reputable English language editing service. We can recommend our affiliates Nature Research Editing Service (http://bit.ly/NRES-PS) and American Journal Experts (http://bit.ly/AJE\_PS) for help with English usage. Please note that use of an editing service is neither a requirement nor a guarantee of publication. Free assistance is available from our English language tutorial (https://www.springer.com/gb/authors-editors/authorandreviewertutorials/writinginenglish) and our Writing resources (http://www.biomedcentral.com/getpublished/writing-resources). These cover common mistakes that occur when writing in English.

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## JIAE Submission needs your approval - [EMID:f0d55fc7753f9e38]

3 messages

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Fri, Feb 5, 2021 at 8:25

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Dear Dr Sriyono,

I noticed that you have attempted to submit a manuscript entitled "Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic" through the Journal of Innovation and Entrepreneurship's Editorial Manager site. The status of this manuscript is recorded as 'Submission Needing Author's Approval' which means that you have not taken all the steps necessary to approve the submission. The approval action completes the submission process.

Should you still wish to submit this manuscript, please log in to your author menu, view your submission and approve it if no further changes are needed. This will ensure that your submission will be passed on to the journal editorial office for further processing.

The system also offers the option to remove the submission should you no longer wish to proceed with this manuscript.

You can obtain your Username/Password, by using the "Send Login Details" link available on the log-in page.

Please do not hesitate to contact me should you require any assistance in completing the submission process.

With kind regards,

Mr. Kenneth Sayson JEO Assistant Journal of Innovation and Entrepreneurship https://www.editorialmanager.com/jiae/

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Dr. Drs Sriyono, MM <sriyono@umsida.ac.id>

Mon, Feb 8, 2021 at 4:29 PM

To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com>

To Mr. Kenneth Sayson
JEO Assistant
Journal of Innovation and Entrepreneurship

Dear,

We are currently revising as recommended. We will send articles that we have revised, if still not appropriate may from the journal can provide services to help editing and proofread with the specified cost

Best Regard,

Sriyono

[Quoted text hidden]

## Kenneth Sayson <kenneth.sayson@springernature.com>

Tue, Feb 9, 2021 at 7:07 AM

To: "Dr. Drs Sriyono, MM" <sriyono@umsida.ac.id>

JIAE-D-20-00208

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr. Sriyono,

Thank you for your email.

Please be informed that we have forwarded the concern to our journal contact for clarification with regard to your email. Rest assured that we will contact you once we receive their response.

Should you have any concerns, please do let me know.

With warm regards,

### Kenneth Sayson

(he/him/his)
JEO Assistant
Journals Editorial Office (JEO)

---

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From: Dr. Drs Sriyono, MM <sriyono@umsida.ac.id>

Sent: Monday, February 8, 2021 4:29 PM

To: Kenneth Sayson < kenneth.sayson@springernature.com>

Subject: Re: JIAE Submission needs your approval - [EMID:f0d55fc7753f9e38]

### [External - Use Caution]

[Quoted text hidden]



# Withdrawal of your submission to Journal of Innovation and Entrepreneurship - [EMID:d03bfefdfcdc9a24]

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Thu, Feb 18, 2021 at 5:21

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science

Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

At your request we have withdrawn your manuscript from further consideration in Journal of Innovation and Entrepreneurship.

Thank you very much for having considered Journal of Innovation and Entrepreneurship.

Best wishes,

Editorial Office Journal of Innovation and Entrepreneurship https://innovation-entrepreneurship.springeropen.com/

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# Your submission to Journal of Innovation and Entrepreneurship has been reinstated - JIAE-D-20-00208R1 - [EMID:9ead236d5606a3d5]

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Thu, Feb 18, 2021 at 5:24

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00208R1

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Your submission entitled 'Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic' has been reinstated.

It can now be found in your 'Submissions Needing Revision' folder.

We are looking forward to receiving your revised manuscript as soon as possible.

Thank you for submitting your work to Journal of Innovation and Entrepreneurship.

Best wishes,

Editorial Office
Journal of Innovation and Entrepreneurship
https://innovation-entrepreneurship.springeropen.com/

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Thu, Feb 18, 2021 at 5:39

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

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# Confirmation of revised submission to Journal of Innovation and Entrepreneurship - JIAE-D-20-00208R1

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Thu, Feb 18, 2021 at 5:40

PM

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00208R1

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Thank you for the revised version of your manuscript 'Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic' submitted to Journal of Innovation and Entrepreneurship.

You may check the status of your manuscript at any time by accessing the following website:

Your username is: Sriyono 123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

We will inform you of the Editor's decision as soon as possible.

Best wishes,

**Editorial Office** 

Journal of Innovation and Entrepreneurship https://innovation-entrepreneurship.springeropen.com/

If you need more time at any stage of the peer-review process, please do let us know. While our systems will continue to remind you of the original timelines, we aim to be as flexible as possible during the current pandemic.

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## JIAE-D-20-00208R1 - Manuscript Sent Back

1 message

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Fri, Feb 19, 2021 at 9:12

ΔN

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00208R1

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Your submission entitled "Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic" has been received.

Before we can further process it you are kindly requested to make the following corrections to meet the journal's requirements (please also refer to the Submission Guidelines):

#### 1. List of abbreviations

If abbreviations are used in the text they should be defined in the text at first use, and a list of abbreviations should be provided.

#### 2. Declarations

All manuscripts must contain the following sections under the heading 'Declarations':

Availability of data and materials Competing interests Funding Authors' contributions Acknowledgements Authors' information (optional)

If any of the sections are not relevant to your manuscript, please include the heading and write 'Not applicable' for that section.

Please log onto Editorial Manager as an author.

Your username is: Sriyono 123

If you forgot your password, you can click the 'Send Login Details' link on the EM Login page at https://www.editorialmanager.com/jiae/.

Please go to the menu item 'Submissions Sent Back to Author', and click on 'Edit Submission'. If no changes are to be made in the metadata, please go to the submission step 'attach files', and upload your corrected submission. Build the PDF, view your submission, and approve the changes.

Thank you for submitting your work to this journal.

With kind regards,

Kenneth Sayson

JEO Assistant

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If you need more time at any stage of the peer-review process, please do let us know. While our systems will continue to remind you of the original timelines, we aim to be as flexible as possible during the current pandemic.

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#### Journal of Innovation and Entrepreneurship Editorial Office

Wed, Feb 24, 2021 at 10:02

PM

<em@editorialmanager.com>

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com>

To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non - Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science

Dear Dr Sriyono,

The PDF for your submission is ready for viewing.

Journal of Innovation and Entrepreneurship

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1 message

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Wed, Feb 24, 2021 at 10:06

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Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

Dear Dr Sriyono,

Thank you for approving the changes and returning your submission entitled 'Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic'.

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## JIAE-D-20-00208R1 - Manuscript Sent Back

1 message

Thu, Feb 25, 2021 at 10:56

Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00208R1

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

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Before we can further process it you are kindly requested to make the following corrections to meet the journal's requirements (please also refer to the Submission Guidelines):

#### 1. List of abbreviations

If abbreviations are used in the text they should be defined in the text at first use, and a list of abbreviations should be provided.

#### 2. Declarations

All manuscripts must contain the following sections under the heading 'Declarations':

Availability of data and materials Competing interests Funding Authors' contributions Acknowledgements Authors' information (optional)

If any of the sections are not relevant to your manuscript, please include the heading and write 'Not applicable' for that section.

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Kenneth Sayson

JEO Assistant

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Thu, Feb 25, 2021 at 5:19

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Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

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## JIAE-D-20-00208R1 - Manuscript Sent Back

1 message

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Fri, Feb 26, 2021 at 8:30

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Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00208R1

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science

Journal of Innovation and Entrepreneurship

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Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

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Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

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Mon, Mar 1, 2021 at 3:28

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Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science Journal of Innovation and Entrepreneurship

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Mon, Mar 1, 2021 at 10:44

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#### JIAE-D-20-00208R1 - Manuscript Sent Back

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Journal of Innovation and Entrepreneurship Editorial Office <em@editorialmanager.com>

Tue, Mar 2, 2021 at 11:53

Reply-To: Journal of Innovation and Entrepreneurship Editorial Office <kenneth.sayson@springernature.com> To: Sriyono Sriyono <sriyono@umsida.ac.id>

JIAE-D-20-00208R1

Journal of Innovation and Entrepreneurship

Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic Sriyono Sriyono, -; Sarwendah Biduri, Magister Science; Bayu Prayogi, Magister Science

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#### JIAE-D-20-00208: Publishing your article - information required

2 messages

**SpringerOpen Customer Services** <info@springeropen.com>
To: Sriyono Sriyono <sriyono@umsida.ac.id>

Mon, May 31, 2021 at 5:00 PM

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Email: ORSupport@springernature.com

**Dr. Drs Sriyono**, **MM** <sriyono@umsida.ac.id>
To: Mochammad Tanzil Multazam <tanzilmultazam@umsida.ac.id>

Wed, Jun 2, 2021 at 7:39 PM

[Quoted text hidden]

## Journal of Innovation and Entrepreneurship

# Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic --Manuscript Draft--

Manuscript Number:	JIAE-D-20-00208R1
Full Title:	Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic
Article Type:	Research
Funding Information:	
Abstract:	Many previous studies have examined the effects of Covid-19 on Small Medium Enterprise but never discussed how to accelerate Small Medium Enterprise performance. This study aims to accelerate the recovery of Small Medium Enterprise performance affected covid-19. This research type is interpretive qualitative, data validity test using credibility and transferability test, Data analysis technique using research data reduction, presenting data, and drawing conclusions. The conclusions obtained in this study are financing coming from non-banks when the Covid-19 pandemic conditions are very beneficial for Small Medium Enterprise, and Small Medium Enterprise are still able to compete globally
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## Acceleration Of Performance Recovery And Competitiveness Through Non – Banking Financing In SMEs Based On Green Economy: Impact Of Covid-19 Pandemic

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#### **ABSTRACT**

Many previous studies have examined the effects of covid-19 on Small Medium Enterprise but never discussed how to accelerate Small Medium Enterprise performance. This study aims to accelerate the recovery of Small Medium Enterprise performance affected covid-19. This research type is interpretive qualitative, data validity test using credibility and transferability test, Data analysis technique using research data reduction, presenting data, and drawing conclusions. The conclusions obtained in this study are financing coming from non-banks when the Covid-19 pandemic conditions are very beneficial for Small Medium Enterprise, and Small Medium Enterprise are still able to compete globally.

Keywords: acceleration recovery, performance, competitive running, and non-banking financing, and competitive excellence

#### Introduction

The covid-19 pandemic and the government's policies have resulted in a decrease in SMEs performance. This event is a big problem for SMEs due to the drastic decline in performance, and SMEs can no longer compete at the international marketing level. This research is fundamental to do if it will not cause bankruptcy from SMEs and will cause a more significant effect on the unemployed.

It is necessary to determine traditional financing for small and medium-sized micro enterprises already widely available. They can no longer support SMEs because of their complicated requirements, including funding derived from the combined capital (Rossi, 2015). Another problem faced by entrepreneurs is the difficulty of marketing SMEs products in the era of Globalization not to afford to compete.

In the covid-19 pandemic event, SMEs are generally only able to provide less than one-third of the required working capital, as additional money is needed (Waniak-Michalak et al., 2018). To innovative efforts to overcome the Covid 19 pandemic, this requires mediation from other parties to be more successful. In addition to financing issues, SMEs in Indonesia also have the advantage of competing with Malaysia and Thailand. According to Global Competitiveness Index 2015–2016 rankings and 2014–2015 comparisons, Indonesia ranked 37th while Malaysia is ranked 18th and Thailand at number 32. (Schwab, 2015).

It recognized that SMEs have a significant role in job creation, driving the economy's wheels in the countryside, and providing a role in addressing unemployment and poverty. Nevertheless, a covid-19 pandemic caused SMEs activity to become hampered and no longer able to run. Preliminary research (Sriyono et al., 2020) mentions several financing models for SMEs affected by Covid 19. Still, some of these models have not been implemented in the field correctly, so it is necessary to take an approach and assistance to SMEs and entrepreneurs to be able to conduct mutually beneficial cooperation.

This research aims to accelerate improving SMEs performance and competitiveness through Non – Banking Financing so that SMEs can return to production. This research is very feasible to do. This research will find how to overcome SMEs problems about the lack of capital and difficulty in marketing experienced during the Covid-19 Pandemic. Also, this research will make a significant contribution for

SMEs to overcome the problems faced and for the government will process inputs that used to provide policies on financing.

#### 2. Literature review

#### 2.1 SMEs base on Green Economy

Despite its many advantages, SMEs also face problems. The issue differs in each Country, depending on how it affects performance (Noble, 2004). In advanced economies, small and medium-sized enterprises are more related to intellectual property protection, such as patents on export products. While in developing countries such as Indonesia, the problems faced in the development of , SMEs especially concerning aspects of business management capabilities and limited access to productive resources. (Abraham & Schmukler, 2017)

The increase in knowledge and expertise is necessary to improve business management's ability, especially in the era of Globalization needed to encourage the competitiveness of international market-oriented SMEs products (Wiklund & Shepherd, 2005). There are many types of training provided by the government so far. Still, this activity is more routine, with material too theoretical, and a relatively short time to touch SMEs actual needs. The relationship between the market and its current performance with satisfactory performance will have a competitive advantage (Pelham, 2000).

These technological constraints can be caused by many factors, including capital limitations, to buy new machines to improve. Besides that improve the Company's performance, including production processes, limited information about the development of new technologies or production tools (Murphy, 1996), and hr limitations in operating new information technology machines or devices, making it challenging to make innovations products and production processes. In an era of free trade and global competition, modern technology's use and mastery will become more important than natural resource factors to increase competitiveness and comparative advantage into a competitive advantage.

Also, SMEs whose activities based on the green economy have long-term advantages, as conveyed in the study (Sriyono, 2015). Still, after that, they will gain customers' trust because the products include a green economy.

#### 2.2 Financing from Non-State Budget

Other obstacles faced by SMEs are financial problems in the form of lack of capital and difficulty access (Angela, 2011) to obtain good capital in the form of credit (Arráiz et al., 2014) from financial institutions, especially banking (Beck et al., 2011). This problem is common in novice Small Medium Enterprise (SMEs), who do not have a business license, located in inland areas, with inadequate infrastructure conditions, making it difficult for financial institutions to reach actors with existing communication and transportation means.

It also is acknowledged that the difficulty of obtaining financial assistance from banks is due to several challenging requirements to meet by SMEs and the absence of a strong legal or regulatory basis for a high-risk business. SMEs financial structure is straightforward and more comfortable to meet (Beck et al., 2013) to obtain loans with easy terms, but it becomes difficult due to complicated regulations.

Financing originating from Non-State Budget can be various sources, can come through partnering between entrepreneurs and governments, or through partnerships between companies and SMEs or from funds from Corporate Responsibility Social (CSR)

#### 2.3 Digital Marketing

Competition pressures also arise due to the lack of accurate and up-to-date information about market opportunities in Bank Indonesia's Role Small Medium Enterprise (SMEs). Profile in supporting the performance of Micro, Small, and Medium Enterprises Development companies and abroad (Wiklund & Shepherd, 2005). Besides, in an era of openness and free trade, which many countries in the world

have agreed, such as agreements in the Asian Free Trade Agreement (AFTA), European Union (EU), and World Trade Organization (WTO), demand market openness in each Country. Meanwhile, the rapid development of regulations issued by developed countries, which can hinder the growth of Indonesian SMEsfrom penetrating global markets, including a ban on the use of child labour, the necessity to pay attention to environmental preservation and the protection of Human Rights.

#### 3. Research Methodology

This research uses a qualitative approach (Creswell et al., 2007). Using interpretive methods (Lukka & Modell, 2010) this approach is very appropriate because this study interprets the results indepth interview with key informants. This research also intended to get talks about something new little known and give the intricate details about the phenomenon of Covid 19 that is difficult to disclose by quantitative method (Strauss & Corbin, 2003).

The research focuses on understands and analyzes the informant's opinion on SMEs problems due to Covid 19. The key informants in this study are several Small Medium Enterprise (SMEs). The use of crucial informants intended to allow researchers to obtain complete and more holistic information and some five experts in financing as a snowball for supporting information (Marshall, 1996).

The data collection process is through an in-depth interview (Moleong, 1996), documentation, and observation. This research data's validity test is conducted with several stages: credibility and transferability (Senton, 2004). In-depth interviews are conducted with 25 SMEs owners established for five years with an interview time of 45-60 minutes on each informant. Besides, it also involved 5 SMEs financing experts who conducted a 60 minute and 75minute interview. Interviews are conducted via teleconferences to all SMEs and experts. The question asked to SMEs is about the impact of covid-19 on SMEs performance and the problems posed. Financial experts asked what model is suitable for SMEs during the covid-19 pandemic and how to overcome current marketing problems. Credibility is using the source triangulation and triangulation method (Hussein, 2009). Transferability is by making detailed, systematic, and trustworthy research reports.

Qualitative data analysis is a continuous, repetitive, and constant effort consisting of three flows of activities that occur together with (Muhson, 2006): Reduction of research data, data display, and concluding.

#### 4. Result and Discussion

#### 4.1 The Impact of Covid 19 on SMEs

The emergence of the Covid-19 Pandemic in the world has a significant impact in Indonesia, especially on SMEs entrepreneurs, resulting from these events, causing a decrease in SMEsperformance and competitiveness. Therefore, in this study, interviews were conducted to what extent the impact of covid 19 was. This research is a development from the initial research undertaken by (Sriyono et al., 2020). The first in depth interview, we do to SMEsaround the Company.

In dept interview & Discuss	SMEs) ) respond Small	Triangulation Test
	Medium Enterprise (SMEs)	
how is the operation of SMEs	the business we do that	Then triangulation is done on
during this Covid-19 pandemic?	automatically stops because no one	SMEs located. Differently, the
	buys, so we have no income.	answer we get is the same, that
	Finally, we are also unable to sell	during pandemics, the SMEscannot
		run their business
whether you cannot try other	We have an idea, but it can't be	We're always thinking about
companies that can be bought by	executed because we don't have	wanting another business, we have

the surrounding community,	any more capital. The savings we	a desire to sell simple food and
e.g., drinks or fried foods,	have to survive to meet the	drinks that are easy to sell, but we
	blindness of family life.	have no capital; our capital is up for
		daily life.

SMEs based on the green economy have a good performance and are SMEsresponsible for environmental hygiene. Also, they have a significant role in reducing roasting and poverty and significantly contribute to national development. Nevertheless, the emergence of Covid 19 pandemic toughness owned by Small Medium Enterprise (SMEscannot withstand the decline in people's purchasing power.

Unlike other large companies, unique SMEscharacteristics require a particular model form that accommodates their uniqueness. Most SMEsare feasible but not bankable. Possible here, SMEs in business meet all the requirements to get additional capital from banking because SMEs can profit regularly from the business activities. But bankable, SMEs become not Bankable because most SMEsnot meet the banking authorities' administrative requirements, especially regarding the financial bookkeeping system. So, it needs a unique financing model that can accommodate the interests of SMEs). For banks, the desire of SMEs to obtain financing becomes challenging to agree. This is because the banks are unable to monitor and focus on marketing, production, and managerial assistance. The policy and operational standards of procedures owned by banks do not allow to adopt all the wishes of SMEs, let alone coupled with the human power owned by banks is very minimal when compared to SMEs that need to served

#### 4.2 Decreased performance and competitiveness of SMEs

In-depth interview &Discuss	Respond Small Medium (SMEs)	Triangulation Test
how do SMEs perform during the covid-19 pandemic	` ′	Then triangulation is done on SMEs located. Differently, the

We also ask about the decrease in the competitiveness of SMEs due to the covid-19 pandemic conditions. In the era of industry 4.0, all entrepreneurs required to digitalization to compete, marketing or their part that has the role of selling all products owned, but as it is known that the resources owned by SMEs are less maximal so that they are not able to compete (Chadwick & Dabu, 2009). Therefore, breakthroughs needed in digital marketing, Nowadays the development of the science of marketing has entered the digital world so that digital marketing appears, digital marketing continues to develop through social media such as Instagram, Facebook, WhatsApp, Twitter, and many more

To avoid a decrease in SMEs performance and competitiveness, it is now necessary to think that business innovation can be done through digital marketing (Coluccia et al., 2020)

#### 4.3 Competitiveness and digital marketing

In-dept interview & Discuss	Respond Small Medium (SMEs)	Solution that problem
How the marketing system has	During this time we sell our	The government should
been done so far	goods through the shop at home	socialize with all SMEsto start
	and directly to the traditional	learning to do digital marketing.
	market. We're still not able to	
	do marketing online	
Is there a rescue program for	? The Central Government policy is	Government policy must do to
SMEsby providing capital		
	funds for Covid 19 but allocated	

derived from the particular budget for digital marketing	first for health care. While the allocation assistance for additional capital has no specific policy, the government has not provided financing assistance directly because SMEs are challenging to apply for loans. After all, the Company is not bankable.	only	on
	Company is not bankable.		

Since the emergence of covid 19 pandemics, for businesses or SMEs whose sales system conventional models will experience a decrease in purchasing power, shoppers can not visit or go to shops, markets, and malls to buy goods because of lockdown policy. Therefore, innovation is needed so that SMEs can develop (Licuanan et al., 2015). This policy impacts marketing that still uses conventional models will be difficult to market.

Therefore, it is necessary to find a breakthrough new model that is a digital marketing model; through this model, all products is offered through the internet or social media. The problem is that many SMEs do not understand and understand how to sell online, so education and mentoring are needed to make sales online.

#### 4.4 The Government's Role on SMEs.

The government as a regulator has an important role and obligation to help the problems caused to the impact of covid-19 experienced by SMEs, because of whether the local government has ever gathered SMEs to provide loan information.

In-depth interview & Discuss	Respond SMEs	Solutions that problem
how the role of local governments in dealing with the impact of Covid-19	The provincial government once provided information that it would be training assistance and self-help, but the implementation was not gradual, so we waited for the condition. We need more capital to create or open a new business that	The government should provide socialization to SMEs to start educating business settlements due to covid 19 continuously.
	is currently trending, but we have not yet gained a way out.	

However, the government's assistance pattern is directly in the field without continuous education and assistance. It can understand because the government has enough resources to do so. Finally, this burden is all returned to SMEs and the community to assist in addressing the problem. Some educational institutions have also done assistance through entire lecture programs and direct community service to SMEs. Still, this result is not maximal because of such activities integration between the trustees, educational institutions, and non-banking financial institutions.

## 4.4 Financing for SMEs from companies through corporate social responsibility

In addition to the government, we also give to companies located around the location of Small Medium Enterprise (SMEs). As it is known that every Company has a corporate social responsibility program.

In-depth interview & Discuss	Respond	Small	Medium	Solution that Problem
	Enterprise (	(SMEs)		

are the companies around here	The Company has assisted SMEs	The Company should coordinate
not assisting	around the Company but has not	with the government and SMEs
	been effective	to make intensive cooperation
What cooperation do you do with	we are involved in existing work;	Companies can offer several
the Company	for example, we are given a project	types of cooperation with SMEs
	to choose suitable raw materials for	that are suitable and can be done
	the production process. We are	by SMEs
	given wages, those wages we use as	
	additional capital, the additional	
	capital we receive until now	
Does this mean that you are	Yes, sir, at the end of the day, we get	The funds we get are uncertain
receiving the current financing	additional capital through that way.	depending on the type of work we
assistance in that way	although the amount is not large,	can do, but the average is between
j	but we can get it regularly even if	IDR 150,000 – IDR 200,000 per
	the funds are not large	week. So the total fund is around Rp
		1,000,000

Many alternatives can do to solve it (Cusmano & Thompson, 2018) the SMEs problems. However, financing is a credit with a guarantee (Biernat-Jarka & Planutis, 2013) when granted on favourable terms. Based on the question, it can interpret that SMEs financing can be obtained from the fund even if the amount is not large; at least SMEs can do the activity again to do business, all of it depends on the Company's size. If the policy facilitates SMEs contact with the banks, then the financing problem will be more comfortable (Berger & Schaeck, 2011). Either through credit (Fatoki, 2014) for SMEs engaged in food stalls or small business drinks than with the fund can innovate other businesses that can be useful in covid 19 pandemics, for example doing buy and sell masks, what makes drinks from spices that can add immune power to the body or household cuisine with system online and this will improve performance (Eniola & Ektebang, 2014)

4.5 Expert Opinion

Discuss with Financial	Financial Expert Opinion	Solution that problem
Expert		
What there opinions about	The problem facing SMEs from the past	the conclusion, if you want to find
their problem	until now is to remain in additional capital and marketing, especially directly coupled with the covid 19 pandemic outbreak, then the problem is getting bigger. In the past, access to financial institutions was also tricky because many SMEs businesses did not meet the Bank's requirements, namely the absence of orderly financial statements	require requirements and low need can come from grants, people's funds, or funds derived from corporate social responsibility of
How to implement the program?		local leaders to initiate the

Based on (Sriyono et al., 2020) preliminary research, there are four financing models that SMEs can use for financing. However, of the four financing models that not all models can implement in covid 19 pandemic conditions. Some models that exist in experts' opinions are a model that does not provide onerous requirements for SMEs; for example, there must be collateral and bankable. Both of these conditions researchers believe will be suited to be met by SMEs, so severe orientation needs to be done (Kattenbach & Fietze, 2018) to implement

The expert's opinion concludes that the appropriate financing is financing derived from community social development fund, known as corporate social responsibility. Through the funding, it expected that SMEs could accelerate innovation (Kuratko et al., 2011). The combination of the capital increase can also be done through venture capital, up to which venture capital is more the maximum result of institutional venture capital or venture capital firm venture (Rossi et al., 2020). Therefore, the approach that must be taken is encouraged by knowledge (Scuotto et al., 2017). However, venture capital's role is very large in financing innovations that focus on new, small companies that innovate (Rossi & Martini, 2019). SMEs innovation can do if the SMEsowner has a transformational leadership to directly transfer ideas to employees (Moriano et al., 2014). If the financing is a combination of government and private parties, if supported by two parties, the program's sustainability will improve maximum (Prelipcean & Boscoianu, 2014). Business owners are directly responsible for the choice of financial sources. Different business-level managers have limited influence on this decision-making process. Therefore the financial part has an essential effect in all decision-making scenarios.

#### 5. Conclusion

Based on the results of in-depth interview and search Library, pandemic covid 19 has a big impact on SMEs namely the decrease in purchasing power, decreased revenue, and the decrease in competitiveness and SMEs do not have additional capital for can do activities again. Therefore, it is necessary to provide the appropriate financing to overcome this, namely cooperation with the Company to obtain funds derived from the fund of corporate social responsibility. Because these funds do not require complex requirements. Also, severe education and assistance is needed for SMEs to change the sales system using digital marketing.

#### 6. Theoretical Implication

Based on the results of in-depth interviews and searches Library, there is an impact that pandemic Covid 19 has a significant effect on SMEs. The decrease in purchasing power decreased revenue, and the decline in competitiveness and SMEs do not have additional capital to do activities again. Therefore, it needs appropriate financing to overcome this, namely, cooperation with companies to obtain funds derived from corporate social responsibility funds. Because the funds do not require complex requirements. Also, severe education and mentoring are needed for SMEs to change the sales system using digital marketing.

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#### List of abbreviations

- 1. SMEs = Small Medium Enterprise
- 2. CSR. = Corporate Social Responsibility

#### **Declaration of interests**

#### Availability of data and material

Data is available on author and stored as private property

#### **Competing Interest**

☑ The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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- 1. Dr. Drs. Sriyono, MM contributes to the concept and methodology of articles and discussions on problems and solutions to problems also final manuscript
- 2. Sarwenda Biduri, SE, Msi contributes to field surveys, informant searches and writing
- 3. Bayu Proyogi, Si. Msi contributes to the collection of data from informants as well as conducting data reduction data

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