



muhammad umar <muh.umar.akmal@gmail.com>

Decision of Editor-in-Chief JAFEB Re: New Article Submission2 messages

Prof. Lee, Jung Wan <jwlee119@yahoo.com>
Reply-To: "Prof. Lee, Jung Wan" <jwlee119@yahoo.com>
To: muhammad umar <muh.umar.akmal@gmail.com>

Mon, Sep 14, 2020 at 2:24 PM

Dear Author(s),

Thank you very much for submitting your research article to *Journal of Asian Finance, Economics and Business (JAFEB)*. We have read the paper and we found that the topic is very interesting and the manuscript showcases commendable research integrity. However the editorial board does not believe that the current manuscript meets the standards and submission guidelines of the journal.

Editorial Board and Selection Policy: Please note that **Editorial Board of the journal will be very selective**, accepting only the articles on the basis of **scholarly merit, research significance, research integrity and compliance with the journal style guidelines (APA)**. The JAFEB Editorial Board respects and promotes all authors and contributors on the basis of research ability and experience **without considering race, ethnicity, nationality, citizenship, financial means, or any of narrow frames of reference**.

Checklist of Manuscript and Submission (Very Important Items):

In particular, the following must be addressed and met the requirements and guidelines:

1. Abstract: Abstract must adhere to the following: A concise and factual abstract is required. **Please rewrite abstract** to reach **about 200 words** in total for this purpose **from current 171 words** in your case. The abstract should describe the following items in order of: **1) the purpose of the research (The study aims to investigate..., 2)**

data, materials, and methodology (This study employs samples/survey data/time series data of), 3) the results (The results show/reveal that), and 4) major findings (The findings of this study suggest that ..., in an unstructured manner. An abstract is often presented separately from the article, so it must be able to stand alone. If the word counter (software) finds more than 5% deviation, the manuscript would be stopped/rejected by the Desk Editor without further review.

2. Citation and Reference Style Guides: Authors are expected to adhere to the guidelines of **APA 6th or 7th edition (American Psychological Association)**. Please provide full information of publications complying with the APA citation and reference styles. **Please ensure that every reference cited in the text is also present in the reference list (and vice versa). If the reference checker (software) finds more than THREE unmatched citations/references, then the manuscript will be automatically rejected by the Desk Editor without further review.**

[Special Note: (1) Please ensure that every reference cited in the text is also present in the reference list (and vice versa). For this purpose please best use **"Find"** function in MS-Word Documents.

(2) All citations in the text should refer to: **Two authors:** list all authors' surname (family name) only, using **"and"** between two authors and separating with parentheses for the year of publication, for example, **Lee and Nguyen (2020)** in the main text, or everything in parentheses using **"&"** and separating with a

comma between the two authors and the year of publication (**Lee & Nguyen, 2020**).

[Important! Please translate all references in local languages (i.e. Vietnamese, Indonesian, Malay, Thai, Pakistani, Arabic, Russian, Ukrainian, Chinese) into English (through Google translator or AI translators) according to APA style guide at its best. If any references are not translated to English, then the manuscript will be automatically rejected by the Executive Editor without further process. JAFEB publishes all articles in English only].

Journals: Lee, J. W., & Nguyen, A. H. (2020). Citations and reference style guides of APA 6th edition and Asian names. *Journal of Asian Finance, Economics and Business*, 7(1), 2-4. <https://doi.org/10.13106/jafeb.2020.vol7.no1.2>

Book (ISBN): Greenberg, P. (2001). *CRM at the Speed of Light* (5th ed.). Emeryville, CA: Lycos Press.

Edited book: Burton, R. R. (1982). Diagnosing bugs in a simple procedure skill. In: D. H. Sleeman, & J. S. Brown (Eds.), *Intelligent Tutoring Systems* (pp.120-135), London, UK: Academic Press.

Conference proceedings: Lee, J. W., & Kim, Y. E. (2017). Green distribution and its economic impact on the distribution industry. In: *Proceedings of the Second International Conference of KODISA* (pp.12-32). Ho Chi Minh City, Vietnam, July 6-8. Seoul, Korea: KODISA Publishing.

Internet resources: Kim, D. H., & Youn, M. K. (2012). What is about distribution knowledge, research, and journal?. *KODISA Newsletter*. Retrieved October 30, 2019 (actual access date), from http://kodisa.org/index.php?mid=Conferences&document_srl=8862.

Please resubmit the following documents for further review consideration:

- 1) a signed **JAFEB(APC)-Submission-Consent-Form-20200910** (The form **MUST** be fully filled. see attached),
- 2) a signed **JAFEB(APC)-Revision-Report-Form-20200910** (The form **MUST** be fully filled. see attached),
- 3) a revised manuscript in the attached **JAFEB(APC)-Manuscript-Template-20200910** (The attached template **MUST** be **STRICTLY** followed) as soon as possible (**within next 6 days**), but **not later than September 19, 2020 (Seoul, Korea)** at the latest for possible publication in **JAFEB Volume 7 Issue 11/12, November-December 30, 2020**, directly to **Editor-in-Chief Prof. Jung Wan LEE** at Email: jwlee119@Yahoo.com.

Thank you for your interest in and support for success of the journal.

Jung Wan LEE, Ph.D.

Editor-in-Chief

Journal of Asian Finance, Economics and Business (JAFEB)

Professor Lee, Jung Wan (Lee, J.W.) Ph.D.

School of International Economics and Trade

Anhui University of Finance and Economics (AUFE)

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Personal Homepage: <http://www.supermanlee.com>

On Saturday, September 12, 2020, 08:46:11 PM GMT+9, muhammad umar <muh.umar.akmal@gmail.com> wrote:




Dear Prof. Lee, Jung Wan

Based on our colleague's recommendation, we intend to make submissions to the JAFEB-KODISA journal. Our manuscript title: **Training-Effectiveness and Team-Performance in Public Organization**.

Best regards

Muhammad Akmal Umar
(Corresponding author)

3 attachments

-  **JAFEB(APC)_Manuscript_Template_20200910.dotx**
95K
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-  **JAFEB(APC)_Submission_Consent_Form_20200910.doc**
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muhammad umar <muh.umar.akmal@gmail.com>
To: "Prof. Lee, Jung Wan" <jwlee119@yahoo.com>

Wed, Sep 23, 2020 at 8:12 PM

Dear Prof. Lee, Jung Wan




Editor in Chief of JAFEB - KODISA

Below I attach the revised of our manuscript titled: **Training-Effectiveness and Team-Performance in Public Organization**, Besides attached the JAFEB submission consent form and revised form of manuscript

Best Regards

Umar Akmal
(Corresponding Author)
[Quoted text hidden]

3 attachments

-  **REVISED_Training Effectiveness and Team Performance in Public Organization.docx**
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JAFEB Manuscript Revision Report Form

Journal of Asian Finance, Economics and Business (JAFEB)

Print ISSN: 2288-4637 Online ISSN: 2288-4645

Manuscript Title	Training-Effectiveness and Team-Performance in Public Organization		
Corresponding Author's Name and Contact Details	Akmal Umar		
Editor's Requirements and Recommendations [Ten Golden Rules of JAFEB Manuscripts]	Responses and Comments or Rebuttals [The author(s) MUST provide some answers for EACH item]		
S1. Page Setting Please set up Default Page Layout : Page Columns in One column , Page Size in Letter size (8.5 x 11 inch). NO A4 size , Page Orientation in Portrait , Page Margins Top (1 inch) Bottom (1 inch) Left (0.8 inch) Right (0.75 inch) . Please set up Default Paragraph panel: Tabs stop 0.5 inch left for each paragraph, Line Spacing in Single line (before 0 and after 0 spacing snapped), Alignment in Justified alignment , Outline Level in Body text . Please set up Default Font panel: For Text and Headings : Font in Times New Roman , Font Size in 12 size For Tables and Appendixes : Font in Arial , Font Size in 9 size (8 minimum) Please do not use any styles for Headings and body text for the entire document	For all setting of template we are use the template of JAFEB, all of tables we are use 8pt Arial		
S2. Author's Name Presentation by APA The authors' full name must be appeared in order of First name, Given name (if any), and LAST NAME (=FAMILY NAME = SURNAME) for its indexing purpose correctly according to the APA format. Please indicate the authors' SURNAME (FAMILY NAME) in ALL CAPITAL letters. For example, Prof. Lee Jung Wan in the Asian name format (i.e., Jung Wan Lee in a U.S. form) should be indicated as Jung Wan LEE; accordingly, [Jung Wan LEE] will be indexed as of [Lee, J. W.] in Clarivate Analytics' Web of Science and Scopus). Lee, J.W., & Xuan, Y. (2019). Effects of Technology and Innovation Management and Total Factor Productivity on the Economic Growth of China. <i>Journal of Asian Finance, Economics and Business</i> , 6(2), 63-73. https://doi.org/10.13106/jafeb.2019.vol6.no2.63 Another example, Professors Ha Hong Hanh and Nguyen Huu Anh in the Asian name format should be indicated as Hanh Hong HA, Anh Huu NGUYEN; accordingly the two names will be indexed as of [Ha, H. H.; Nguyen, A. H.]. Ha, H. H., & Nguyen, A. H. (2020). Determinants of voluntary audit of small and medium sized enterprises: Evidence from Vietnam. <i>Journal of Asian Finance, Economics and Business</i> , 7(5), 41-50. https://doi.org/10.13106/jafeb.2020.vol7.no5.041 [Important! Single name author] There are many cases of a single name from Indonesia and India and others. However, JAFEB articles adopt APA style format in references and citations and also indexing purpose in Web of Science and Scopus etc. For this purpose, all names must be presented at least two words (if the full name is "Thomson", i.e., T. THOMSON or Thomson THOMSON) so that this	All of co-Authors name based on APA style procedures		

<p>format will be indexed as "Thomson, T." in Scopus and Web of Science.</p> <p>It is such a pity that we have to adopt the APA format inevitably and keep consistency of the name format to promote large readership across international academic community. In conclusion, for publication purpose the two name format will be used.</p>	
<p>S3. Self-Citation Restriction Policy</p> <p>The self-citation refers to when an author refers to the previous works written by him/her alone or in co-authorship and cites them. Self-cites are used to compare current results of the research with earlier findings when continuing to study the same subject. It seems that the only reasonable solution for the issues of self-plagiarism, research integrity, and originality is to limit the amount of self-citations. JAFEB Self-Citation Restriction Policy regulates that the self-citation level should not exceed 10% for authors and 20% for co-authors together and 15% for JAFEB. Please rewrite and remove any outnumbered self-citations, if any corrections required in your case.</p> <p>If the reference checker (software) finds that the author(s) break the rules, then the manuscript will be automatically rejected by the Desk Editor without further review.</p>	<p>There's no self citation in our manuscript</p>
<p>1. JAFEB Engagement:</p> <p>If the literature current, relevant, and broad enough to set the context for the research, you should engage with the style and the discussions published in JAFEB. The work in the journal evolved considerably as you can see on JAFEB Archive. To fully contribute to the subject, you will need to engage with JAFEB. To do so: you should include at least 3 - 5 relevant references in JAFEB. Your paper should reflect the cutting edge thinking of relevant literature in JAFEB.</p> <p>If the manuscript does not include at least THREE citations/references from JAFEB, the manuscript would be stopped/rejected by the Desk Editor without further review.</p>	<p>As a proof to JAFEB engagement our cite the relevant references from JAFEB such us:</p> <ol style="list-style-type: none"> 1. Akob, M., Arianty, R., & Putra, A. H. P. K. (2020). The Mediating Role of Distribution Kahn's Engagement: An Empirical Evidence of Salesforce in Indonesia. The Journal of Asian Finance, Economics and Business, 7(2), 249–260. 2. Dong, L. N. T., & Phuong, N. N. D. (2018). Organizational justice, job satisfaction and organizational citizenship behavior in higher education institutions: A research proposition in Vietnam. Journal of Asian Finance, Economics and Business, 5(3), 113–119. https://doi.org/10.13106/jafeb.2018.vol5.no3.113 3. Firman, A., Putra, A. H. P. K., Mustapa, Z., Ilyas, G. B., & Karim, K. (2020). Re-conceptualization of Business Model for Marketing Nowadays: Theory and Implications. The Journal of Asian Finance, Economics and Business (JAFEB), 7(7), 279–291. 4. Haerani, S., Sumardi, Hakim, W., Hartini, & Putra, A. H. P. K. (2020). Structural Model of Developing Human Resources Performance: Empirical Study of Indonesia States Owned Enterprises. The Journal of Asian Finance, Economics and Business, 7(3), 211–221. 5. Laurens, S., & Putra, A. H. P. K. (2020). Poverty Alleviation Efforts through MDG's

	<p>and Economic Resources in Indonesia. The Journal of Asian Finance, Economics and Business, 7(9), 755–767.</p> <p>6. Lestari, S. D., Leon, F. M., Widyastuti, S., Brabo, N. A., & Putra, A. H. P. K. (2020). Antecedents and Consequences of Innovation and Business Strategy on Performance and Competitive Advantage of SMEs. The Journal of Asian Finance, Economics and Business, 7(6), 365–378.</p> <p>7. Mappamiring, M., Akob, M., & Putra, A. H. P. K. (2020). What Millennial Workers Want? Turnover or Intention to Stay in Company. The Journal of Asian Finance, Economics and Business, 7(5), 237–248.</p>
<p>2. Abstract</p> <p>Abstract must adhere to the following: A concise and factual abstract is required. Please rewrite abstract to reach about 200 words in total for this purpose. The abstract should describe the following items in order of: 1) the purpose of the research (for example. The study investigates/examines..., but NO research background statements/problem statements at the beginning), 2) data, materials, and methodology (for example. This study employs samples/survey data/time series data of ...), 3) the results (for example, The results show/reveal that), and 4) major findings (for example, The findings of this study suggest that ..., but NO suggestions/recommendations/implications) in an unstructured manner. An abstract is often presented separately from the article, so it must be able to stand alone. Please provide abstract to reach about 200 (197 ~ 203) words in total.</p> <p>If the word counter (software) finds more than 5% deviation, the manuscript will be rejected by the Desk Editor without further review.</p>	<p>This study aims to invest in empirical relationships in a model that becomes the process of Team-Performance due to participating in practical training through causality between Training Effectiveness variables, soft-skill competence, Employee-Creativity, and team performance. This study uses a quantitative approach. The analytical tool used is structural equation modeling (SEM) using AMOS version 23 software. An accidental sampling technique took the sample. As many as 202 respondents filled out a questionnaire and declared valid and complete survey. This study's results indicate a contribution in overcoming the lack of empirical evidence that can answer critical questions about the missing link between training and employee-performance, more specifically between training-effectiveness and team-performance. The results showed that practical training would encourage employees' soft-skill competence, improve Employee-Creativity, and improve Team-Performance. Furthermore, training-effectiveness also plays a significant role in enhancing employee-creativity and forming optimal team-performance. However, apart from that, this study also found that the relationship between employee-creativity and team-performance did not show positive and significant results; therefore, empirically, it did not support the hypothesis built in this study. Practical training targeted towards increasing soft-skills and creativity is a fundamental reason and not only aims to contribute to the organization but also provides personal feedback self-development.</p>
<p>3. Keywords:</p> <p>Please provide Maximum of 5 keywords, separated by comma (,)</p> <p>It is crucial to the appropriate indexing of the papers are to be given. e.g., Financial Economics, Emerging Markets, Technology Acceptance Model</p>	<p>Soft-skill Competence, Training-Effectiveness, Employee-Creativity, Team-Performance</p>

<p>4. JEL Classification Code: Please provide 3-5 JEL classification codes, separated by comma (,) These codes will be used for indexing purposes.</p>	J24, J28, O15
<p>5. No Footnotes, but Endnotes Acceptable: JAFEB does not accept Footnotes due to technical problems of online XML publication. Please convert all footnotes to endnotes, otherwise please incorporate all footnotes into text at its best.</p>	In our manuscript use Endnotes style references
<p>6. Word Count: While no maximum length for manuscripts is prescribed, authors are encouraged to write concisely and clearly. As a guide, short communications should be between 3000 – 5000 words and regular articles should be between 5,000 - 7,000 words in length. However, any of full papers should be NO longer than 10 pages in a final print and NO more than 8000 words in total, with all inclusive. If the word counter (software) finds more than 5% deviation, the manuscript would be stopped/rejected by the Desk Editor without further review.</p>	Total words in our manuscript are 6.653, there's include content and references
<p>7. Tables and Figures: JAFEB accepts Tables/Figures created by the author's own work only. Number Tables/Figures consecutively in accordance with their appearance in the text. Tables must be adjustable. Avoid vertical rules. Extremely large tables that take more than one page print are NOT acceptable. Be sparing in the use of tables and ensure that the data presented in tables do not duplicate results described elsewhere in the article. A paper in JAFEB from now on may include a maximum of six (6) tables/figures/appendixes in total. In particular, JAFEB does not accept any figures/artworks borrowed from others (i.e. output of AMOS, charts and reports of Statistics Agency's), if not created by the author's own work. If the Desk Editor finds any outsizes, the manuscript will be stopped/rejected by the Desk Editor without further review.</p>	Total table / figure in our manuscript is 5 pieces
<p>8. Citation and Reference Style Guides: Authors are expected to adhere to the guidelines of APA 6th or 7th edition (American Psychological Association). Please provide full information of publications complying with the APA citation and reference styles. Please ensure that every reference cited in the text is also present in the reference list (and vice versa). If the reference checker (software) finds more than THREE unmatched citations/references, then the manuscript will be automatically rejected by the Desk Editor without further review. [Important! Please translate all references in local languages (i.e. Vietnamese, Indonesian, Malay, Thai, Pakistani, Arabic, Russian, Ukrainian) into English (through Google translator or AI translators) according to APA style guide at its best. If any references are not translated to English, then the manuscript will be automatically rejected by the Desk Editor without further review. JAFEB publishes all articles in English only]. In particular, all citations in the text should refer to: Two authors: list all authors' surname (family names) with Lee and Nguyen (2020) in the text or (Lee & Nguyen,</p>	All citation style use APA style

2020) in parentheses separating the two authors and the year of publication.

Journals: Lee, J. W., & Nguyen, A. H. (2020). Citations and reference style guides of APA 6th edition and Asian names. *Journal of Asian Finance, Economics and Business*, 7(1), 2-4.
<https://doi.org/10.13106/jafeb.2020.vol7.no1.2>

Book (ISBN): Greenberg, P. (2001). *CRM at the Speed of Light* (5th ed.). Emeryville, CA: Lycos Press.

Edited book: Burton, R. R. (1982). Diagnosing bugs in a simple procedure skill. In: D. H. Sleeman, & J. S. Brown (Eds.), *Intelligent Tutoring Systems* (pp.120-135), London, UK: Academic Press.

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Internet resources: Kim, D. H., & Youn, M. K. (2012). What is about distribution knowledge, research, and journal?. *KODISA Newsletter*. Retrieved October 30, 2019 (actual access date), from http://kodisa.org/index.php?mid=Conferences&document_srl=8862.

Journal Revision Submission Declaration Statement

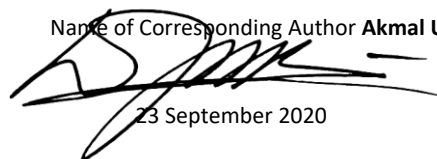
I, the undersigned, hereby attest and confirm:

1. That the manuscript has no actual or potential conflict of interest or any perception of influence with any organization or party, whether individual or group, including but not limited to any financial, personal or otherwise, within three years from the date of submission of work;
2. That this manuscript has not been published previously, that it is not under consideration for publication elsewhere, and that the manuscript is not being simultaneously submitted elsewhere;
3. That I grant to KODISA, upon acceptance by the editor for publication in the journal, the exclusive right and license to publish, distribute, and otherwise disseminate the contents of the manuscript in any manner, including but not limited to the right to sub-license appropriate publishing or distribution rights, the material in the article in or through any media format, whether printed, electronic, online, CD-ROM, microfiche or otherwise;
4. That I will follow the highest standards of publication ethics and the Code of Conduct of KODISA journals.

Signature

Date

Name of Corresponding Author **Akmal Umar**



23 September 2020

JAFEB and KODISA Journals Editorial Board



muhammad umar <muh.umar.akmal@gmail.com>

Confirmation of receipt APC094 and acceptance letter for JAFEB Vol.7 No.11 November 2020 publication

1 message

Prof. Lee, Jung Wan <jwlee119@yahoo.com>
Reply-To: "Prof. Lee, Jung Wan" <jwlee119@yahoo.com>
To: muhammad umar <muh.umar.akmal@gmail.com>

Sat, Oct 10, 2020 at 12:04 PM

Dear Author(s),

Attached please find well.

We hereby confirm that the Publisher, Korea Distribution Science Association (KODISA) has received the payment of APC. You are now all set with the payment of Article Publication Charge (APC). From now on your article will be moving forward to next stages of the production process with a typesetter so that your articles will be published and printed in **JAFEB Vol. 7 No. 11** on the date of **November 30, 2020** at the latest with DOI information and printed in hard copy [Print ISSN: 2288-4637].

Please be noted that it is not acceptable any further corrections and changes of the authorship and manuscript from today this time point.

Thank you for supporting the journal.

Sincerely,

Jung Wan LEE, Ph.D.

Editor-in-Chief

Journal of Asian Finance, Economics and Business (JAFEB)

Professor Lee, Jung Wan (Lee, J.W.) Ph.D.

School of International Economics and Trade

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Personal Homepage: <http://www.supermanlee.com>

On Saturday, October 10, 2020, 10:35:38 AM GMT+9, muhammad umar <muh.umar.akmal@gmail.com> wrote:

Dear Prof. Jung Wan Lee

Below I attach the revised manuscript and proof of payment of our manuscript



Virus-free. www.avg.com

On Mon, Oct 5, 2020 at 1:38 PM Prof. Lee, Jung Wan <jwlee119@yahoo.com> wrote:

Dear Author(s),

Thank you for submitting a **signed JAFEB(APC)-Submission-Consent-Form**, a **signed Manuscript-Revision-Report-Form** and having completed revision of the manuscript meeting an acceptable standard for publication in the *Journal of Asian Finance, Economics and Business (JAFEB)*. We have now received the comments and recommendations about content selection from the Journal's Editorial Executive Board and External Peer Review Board.

First, Congratulations! The Editorial Executive Board voted on your revised manuscript in favor of publication and the article has been **"Accepted" in its current form** for publication in the *Journal of Asian Finance, Economics and Business (JAFEB)*. From now on your article will be moving forward to **the production pipeline with a typesetter** so that your article will be published and printed in **JAFEB Volume 7 Issue 11** on the date of **November 30, 2020** at the latest with DOI information and printed in hard copy [Print ISSN: 2288-4637]. For your information, **Scopus SciMago CiteScore2019(0.5), SJR2019(Q3; 0.192), and SNIP2019(1.219) scores of JAFEB has been in place on Scopus and the SciMago website from June 2020 (CiteScore Tracker2020 indicates 1.70 as this date of September 7, 2020).**

Second, Attached is a Copy Edited Proof of your article, which is scheduled for publication on **November 30, 2020 (Volume 7 Issue 11)** of the Journal. The purpose of this email communication at this time point is for you to make any corrections in its final stage of the production. **Please check carefully the Copy Edited Proof** and mark all corrections directly at the appropriate place in the Copy Edited Proof (e.g., **for addition or new changes please mark in all red**; ~~for deletion any words or statement please mark strikethrough and highlight in yellow~~ by using word-functions in the Copy Edited file attached). As a general note, your manuscript has been corrected and edited to comply with the journal style and format and to improve English expression if necessary by our English editor. Please read the entire document carefully with this in mind. **Please do NOT change the format and style at this time point. A typesetter of production team of JAFEB will do the final work.** In particular, please check the followings carefully:

- 1) Check the accuracy of key items such as the title, authors' full name** (must be appeared in order of First name (=Given name) and LAST NAME (=SURNAME, FAMILY NAME) for its indexing purpose correctly according to the APA format. Please indicate the authors' FAMILY NAME (=SURNAME, LAST NAME) in ALL CAPITAL letters. For example, **Prof. Lee Jung Wan in the Asian name format (Jung Wan LEE in a US form) should be indicated as Jung Wan LEE; accordingly, [Jung Wan LEE] will be indexed as of [Lee, J. W.] in Clarivate Analytics' Web of Science and Scopus).**
- 2) Check the acknowledgement or any disclosure statements in place, if any**
- 3) [Important!]** Check carefully citations in the text and reference information. Per missing or incorrect citations and references, **please provide citations in text correctly and full publication information at references complying with the APA format [If your article contains the Editor's comments with highlighted, this issue MUST be resolved before publication. If any, your publication still requires Editor-in-Chief's final approval. Otherwise, your publication will be postponed until the issue has been resolved].** Otherwise, delete it (in this case, please make it according to the proof editing instructions above).

Please submit the following two document for further process:

- 1) a signed Journal Publishing Agreement Form** (see attached),
- 2) a Copy Edited Proof with corrections (Please mark all corrections in Red), if any in an MS-Word document (Please make best use of the attached)**

Please return a Corrected Proof and a signed Publishing-Agreement-Form as soon as possible (within 72 hours), but not later than October 9, 2020 KST (Seoul, Korea time) at the latest for publication in **JAFEB Volume 7 Issue 11, November 30, 2020**, directly to **Editor-in-Chief Prof. Lee, Jung Wan** at **jwlee119@Yahoo.com**. [Please note that if the two documents and **APC payment evidence** are submitted **after October 11, 2020**, then the publication of your paper will be postponed to a next issue, otherwise, your publication will be cancelled automatically in due course due to production schedule of this issue].

Thank you for your interest and support for the journal.

Jung Wan LEE, Ph.D.

Editor-in-Chief

Journal of Asian Finance, Economics and Business (JAFEB)

Professor Lee, Jung Wan (Lee, J.W.) Ph.D.

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