

## CONSENT TO PUBLISH

Title: Does Banking Waiver Policy Help SMEs to Survive during the Pandemic? The Role of Innovative Financial Practices

Author(s) full name(s): Kurniawan

Corresponding Author's name, address, affiliation and e-mail: [kurniawan@nusaputra.ac.id](mailto:kurniawan@nusaputra.ac.id)

When the Author is more than one person the expression "Author" as used in this agreement will apply collectively unless otherwise indicated.

### 1. Rights Granted

Author hereby grants and assigns to the exclusive, sole, permanent, world-wide, transferable, sub-licensable and unlimited right to reproduce, publish, distribute, transmit, make available or otherwise communicate to the public, translate, publicly perform, archive, store, lease or lend and sell the Contribution or parts thereof individually or together with other works in any language, in all revisions and versions (including soft cover, book club and collected editions, anthologies, advance printing, reprints or print to order, microfilm editions, audiograms and video grams), in all forms and media of expression including in electronic form (including offline and online use, push or pull technologies, use in databases and networks for display, print and storing on any and all stationary or portable end user devices, e.g. text readers, audio, video or interactive devices, and for use in multimedia or interactive versions as well as for the display or transmission of the Contribution or parts thereof in data networks or search engines), in whole, in part or in summarized form, in each case as now known or developed in the future, including the right to grant further time-limited or permanent rights. For purposes of use in electronic form, **JOURNAL OF FINANCE AND BANKING** Editorial Board may adjust the Contribution to the respective form of use and include links or otherwise combine it with other works. For the avoidance of doubt, **JOURNAL OF FINANCE AND BANKING** Editorial Board has the right to permit others to use individual illustrations and may use the Contribution for advertising purposes.

The copyright of the Contribution will be held in the name of **JOURNAL OF FINANCE AND BANKING** Editorial Board may take, either in its own name or in that of copyright holder, any necessary steps to protect these rights against infringement by third parties. It will have the copyright notice inserted into all editions of the Contribution according to the provisions of the Universal Copyright Convention (UCC) and dutifully take care of all formalities in this connection in the name of the copyright holder.

### 2. Rights retained by Author

Author retains, in addition to uses permitted by law, the right to communicate the content of the Contribution to other scientists, to share the Contribution with them in manuscript form, to perform or present the Contribution or to use the content for non-commercial internal and educational purposes provided the **JOURNAL OF FINANCE AND BANKING** Editorial Board publication is mentioned as the original source of publication in any printed or electronic materials.

Author retains the right to republish the Contribution in any collection consisting solely of Author's own works without charge and subject only to notifying **JOURNAL OF FINANCE AND BANKING** Editorial Board in writing prior to such publication of the intent to do so and to ensuring that the publication by **JOURNAL OF FINANCE AND BANKING** Editorial Board is properly credited and that the relevant copyright notice is repeated verbatim.

### 3. Warranties

Author warrants that the Contribution is original except for such excerpts from copyrighted works (including illustrations, tables, animations and text quotations) as may be included with the permission of the copyright holder thereof, in which case(s) Author is required to obtain written permission to the extent necessary and to indicate the precise source.

Author warrants that Author is entitled to grant the rights in accordance with Clause 1 "Rights Granted", that Author has not assigned such rights to third parties, that the Contribution has not heretofore been published in whole or in part, that the Contribution contains no libelous statements and does not infringe on any copyright, trademark, patent, statutory right or proprietary right of others, including rights obtained through licenses; and that Author will indemnify **JOURNAL OF FINANCE AND BANKING** Editorial Board against any costs, expenses or damages for which **JOURNAL OF FINANCE AND BANKING** Editorial Board may become liable as a result of any breach of this warranty.

### 4. Delivery of Contribution and Publication

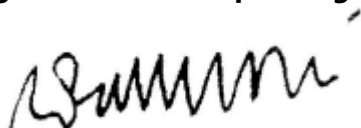
Author agrees to deliver a manuscript of the Contribution to the responsible Editor on a date to be agreed upon created according to guidelines provided by **JOURNAL OF FINANCE AND BANKING** Editorial Board upon signature.

**JOURNAL OF FINANCE AND BANKING** Editorial Board will undertake the reproduction and distribution of the Contribution and Work at its own expense and risk.

Corresponding Author signs for and accepts responsibility for releasing this material on behalf of any and all Co-Authors.

**Signature of Corresponding Author:**

**Date: February 14<sup>th</sup>, 2023**



Dr. Kurniawan, M.M.

.....

Please send this form to **JOURNAL OF FINANCE AND BANKING** Editorial Board via email [jkp@unmer.ac.id](mailto:jkp@unmer.ac.id)