

Letter of Acceptance  
No.1823/Scientia/VOL 12/N0.03/2023

Herewith, the Scientia Publication informs that the manuscript has been sent with the following data:

Title                   **EXPLORING FINANCIAL TECHNOLOGY'S IMPACT ON GENERATION Z TRANSACTION KNOWLEDGE**

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The article has met the requirements and is **accepted** and will be published in the journal Scientia Vol. 12 No. 3, 2023. It isthus this certificate to be used properly.



Deli Serdang, 5 Agustus 2023  
Managing Editor



Paska Marto Hasugian, M.Kom

Decision conveyed to

1. Leaders of Yayasan Dermawan Cendikiawan Bersatu
2. Concerned
3. Residence documents



## Form Review article SCIENTIA

**Article title:**

EXPLORING FINANCIAL TECHNOLOGY'S IMPACT ON  
GENERATION Z TRANSACTION KNOWLEDGE

| Assessment variables           | Description  | Assessment indicators |   |   |   |    |
|--------------------------------|--|-----------------------|---|---|---|----|
|                                |  | VB                    | B | E | G | VG |
| <b>A. General</b>              |  |                       |   |   |   |    |
| Relevance                      | Suitability of articles with publication topics and template   |                       |   |   |   | ✓  |
| Contribution                   | The quality of the paper is viewed from the ideas and originality, novelty and innovation  |                       |   |   | ✓ |    |
| <b>B. Writing technique</b>    |  |                       |   |   |   |    |
| Article organization           | The language used, clarity of article content, and ease of understanding by readers  |                       |   |   |   | ✓  |
| Abstract (English)             | Short, clear, and complete, can attract attention and encourage people to take the time to get and read the full paper   |                       |   |   |   | ✓  |
| Introduction                   | Clarity of disclosure of background of the problem, differences with previous studies, and contributions to be made  |                       |   |   |   | ✓  |
| Research Method                | Research design, procedures(diagrams, algorithms, pseudocode or flowchart)   |                       |   |   | ✓ |    |
| Results and analysis           | Presentation of results and analysis acumen<br>Can be accompanied by tables and figures for easy understanding )   |                       |   |   |   | ✓  |
| Tables, pictures and citations | Title and numbering and citation techniques  |                       |   |   | ✓ |    |
| Conclusion                     | The essence of the findings from the research carried out and they presentation according to the problem   |                       |   |   |   | ✓  |
| Reference                      | Appropriateness of references given, procedures for writing and referencing the manuscript<br>(all references must be referenced in the text)  |                       |   |   |   | ✓  |
| <b>C. Result</b>               |  |                       |   |   |   |    |
| Decision                       | 1. Articles can be published directly [...]<br>2. <b>Articles can be published with minor revisions [✓]</b><br>3. Articles can be published with major revisions [...]<br>4. Please submit articles for evaluation after revision [...]<br>5. The articles not eligible for publication based on the above reasons [...] |                       |   |   |   |    |
| Suggestions and comments       | -  |                       |   |   |   |    |

\* ) Give sign (✓) forgrading in one column each row.

Deli Serdang, 5 Agustus 2023

**Indicator table**

|    | Keterangan |
|----|------------|
| VB | Very Bad   |
| B  | Bad        |
| E  | Enough     |
| G  | Good       |
| VG | Very Good  |

