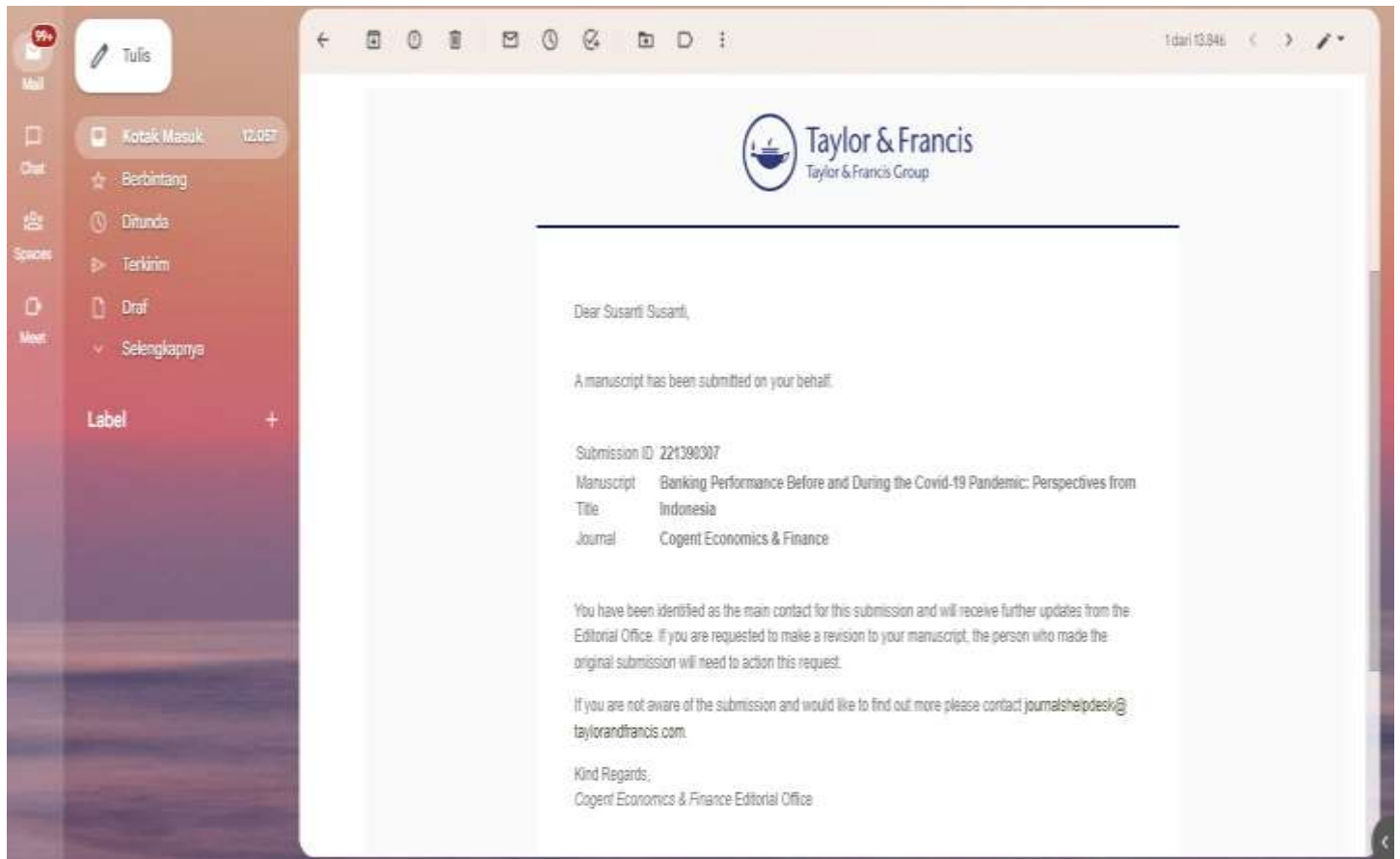


BUKTI KORESPONDENSI
ARTIKEL JURNAL INTERNASIONAL BEREPUTASI

Judul artikel : Banking performance before and during the Covid-19
pandemic: Perspectives from Indonesia
Jurnal : Cogent Economics and Finance Volume 11 No 1 Tahun
2023
Penulis : 1.Susanti , 2.Rediyanto Putra , 3. Moh. Danang Bahtiar

No.	Perihal	Tanggal
1.	Bukti konfirmasi submit artikel dan artikel yang disubmit	27/11/2022
2.	Bukti konfirmasi review dan hasil review pertama	30/12/2022
3.	Bukti konfirmasi submit revisi pertama, respon kepada reviewer, dan artikel yang diresubmit	28/01/2023
4.	Bukti konfirmasi review dan hasil review kedua	-
5.	Bukti konfirmasi submit revisi kedua, respon kepada reviewer, dan artikel yang diresubmit	-
6.	Bukti konfirmasi artikel accepted	11/04/2023
7.	Bukti konfirmasi artikel published online	29/04/2023

Bukti konfirmasi submit artikel dan artikel yang disubmit





221390307 (Cogent Economics and Finance) A revise decision has been made on your submission

2 pesan

Cogent Economics and Finance <em@editorialmanager.com>

Jum, 30 Des 2022 pukul
11.15

Balas ke: Cogent Economics and Finance <oaef-peerreview@journals.tandf.co.uk>

Kepada: Susanti Susanti <rediputra.rp@gmail.com>

Ref: COGENTECON-2022-1298

221390307

Banking Performance Before and During the Covid-19 Pandemic: Perspectives from Indonesia

Cogent Economics and Finance

Dear Susanti,

Your manuscript entitled "Banking Performance Before and During the Covid-19 Pandemic: Perspectives from Indonesia", which you submitted to Cogent Economics and Finance, has now been reviewed.

The reviews, included at the bottom of the letter, indicate that your manuscript could be suitable for publication following revision. We hope that you will consider these suggestions, and revise your manuscript.

Please submit your revision by Jan 28, 2023, if you need additional time then please contact the Editorial Office.

To submit your revised manuscript please go to <https://rp.cogentoa.com/dashboard/> and log in. You will see an option to Revise alongside your submission record.

If you are unsure how to submit your revision, please contact us on OAEF-peerreview@journals.tandf.co.uk

You also have the option of including the following with your revised submission:

- * public interest statement - a description of your paper of NO MORE THAN 150 words suitable for a non-specialist reader, highlighting/explaining anything which will be of interest to the general public

- * about the author - a short summary of NO MORE THAN 150 WORDS, detailing either your own or your group's key research activities, including a note on how the research reported in this paper relates to wider projects or issues.

- * photo of the author(s), including details of who is in the photograph - please note that we can only publish one photo

If you require advice on language editing for your manuscript or assistance with arranging translation, please do consider using the Taylor & Francis Editing Services (www.tandfeditingservices.com).

Please ensure that you clearly highlight changes made to your manuscript, as well as submitting a thorough response to reviewers.

We look forward to receiving your revised article.

Best wishes,

David McMillan
Senior Editor
Cogent Economics and Finance

Comments from the Editors and Reviewers:

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Reviewer 2: Yes

Please indicate whether you feel the article meets the following points. Comment fields are optional.

Does the article fall within the aims and scope of the journal?

Reviewer 2: Yes

Are the Title, Abstract and Introduction clear?

Reviewer 2: Yes

Is the objective / hypothesis presented in the article clearly stated?

Reviewer 2: Yes

Do the figures and tables presented in the article represent the findings of the article?

Reviewer 2: yes

Are the results and analysis presented in the Article sound?

Reviewer 2: Yes

Is the interpretation and discussion presented in the article sound?

Reviewer 2: Yes

Are the conclusions of the article supported by the results?

Reviewer 2: Yes

Are the references included in the Article relevant and appropriate throughout?

Reviewer 2: Yes

Impact and Originality

Please rate the article 1-5 (5 being highest and 1 lowest) for the following criteria.

Reviewer 2: 3

The article has original or innovative theoretical or study design:

Reviewer 2: 3

The article has a strong potential for impact within the discipline:

Reviewer 2: 3

The article has an appeal to an Interdisciplinary audience:

Reviewer 2: 3

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Reviewer 3: Yes

Please indicate whether you feel the article meets the following points. Comment fields are optional.

Does the article fall within the aims and scope of the journal?

Reviewer 3: Yes

Optional: Please expand on if the article falls within the aims and scope of the journal:

Reviewer 3: The article talk about the banking performance in Indonesia before and during the Covid-19 Pandemic.

Are the Title, Abstract and Introduction clear?

Reviewer 3: Yes

Optional: Please expand on if the Title, Abstract and Introduction are clear:

Reviewer 3: The abstract okay.

The introduction contain so many abbreviations, the authors need to explain the meaning of these abbreviations; like: OJK, WFH, BUMN, BUMD, LPS, IDIC, In addition, the abbreviation of "Central Statistics Agency" is not consistence with "BPS".

Is the objective / hypothesis presented in the article clearly stated?

Reviewer 3: Yes

Do the figures and tables presented in the article represent the findings of the article?

Reviewer 3: Yes, but need to correct the source of the table(1,2,3)

Are the results and analysis presented in the Article sound?

Reviewer 3: No

Optional: Please expand on if the results and analysis presented in the Article sound:

Reviewer 3: 6- The author need to run two models:

A-one before Covid-19 Pandemic (for the period 2018 and 2019) .

B- The second during Covid-19 Pandemic (for the period 2020 and 2021) .

After that, they can compare their findings and the title of their article become correct.

Is the interpretation and discussion presented in the article sound?

Reviewer 3: No

Optional: Please expand on if the interpretation and discussion presented in the article sound:

Reviewer 3: In the explaining section after Table (4), the authors write "Thus, it can be concluded that there were significant differences in banking performance in Indonesia before and during the Covid-19 pandemic in terms of CAR, ROE, ROA, BOPO, and LDR aspects". However, their article do not analysis two period in order to compare before and during Covid-19 Pandemic. The reference of the study need to arrange the references here according to the A to Z. or according to date inside the manuscript.

Are the conclusions of the article supported by the results?

Reviewer 3: Yes

Are the references included in the Article relevant and appropriate throughout?

Reviewer 3: Yes

Impact and Originality

Please rate the article 1-5 (5 being highest and 1 lowest) for the following criteria.

Reviewer 3: 4

The article has original or innovative theoretical or study design:

Reviewer 3: 4

The article has a strong potential for impact within the discipline:

Reviewer 3: 4

The article has an appeal to an Interdisciplinary audience:

Reviewer 3: 4

Reviewer #2: The paper title: "Banking Performance Before and During the Covid-19 Pandemic: Perspectives from Indonesia"

Although the idea is new and good to publish. I have found following discrepancies to address for the improvement of study.

1. It is required to revise it and provide only limited results, which make sense reader about what the main idea is? Where author should include a message for policy implication and for importance of users.
2. There is no research question is explained and no justification of the study is provided.
3. There is no research gap and problem statement discussion in introduction. There is no debate about the contribution of the study.
4. The literature is missing following studies: I suggest to cite the following paper
 1. Abbas, F., Iqbal, S., & Aziz, B. (2019). The impact of bank capital, bank liquidity and credit risk on profitability in postcrisis period: A comparative study of US and Asia. *Cogent Economics & Finance*, 7(1), 1605683.
 2. Abbas, F., Tahir, M., & Rahman, M. U. (2012). A comparison of financial performance in the banking sector: Some evidence from Pakistani commercial banks. *Journal of Business Administration and Education*, 1(1).

3. Abbas, F., Ali, S., & Ahmad, M. (2021). Does economic growth affect the relationship between banks' capital, liquidity and profitability: empirical evidence from emerging economies. *Journal of Economic and Administrative Sciences*.
5. Please add the following references to support your proxies
 1. Abbas, F., Ali, S., Yousaf, I., & Wong, W. K. (2022). Economics of risk-taking, risk-based capital, and profitability: Empirical evidence of Islamic banks. *Asian Academic of Management Journal of Accounting & Finance*, 18(1).
 2. Abbas, F., & Aziz, B. (2020). The Interdependence between Capital and Profitability in Banking Industry of Asia: A Comparative Study of Developed and Developing Economies. *NUML International Journal of Business & Management*, 15(2), 17-34.
6. Please provide support your results by using the following papers.
 1. Moudud-Ul-Huq, S., Ahmed, K., Chowdhury, M. A. F., Sohail, H. M., Biswas, T., & Abbas, F. (2021). How do banks' capital regulation and risk-taking respond to COVID-19? Empirical insights of ownership structure. *International Journal of Islamic and Middle Eastern Finance and Management*.
 2. Abbas, F., & Ali, S. (2022). Is Economic Freedom a Moderator of the Relationship Between Bank Capital and Profitability?. *Scientific Annals of Economics and Business*, 69(2), 273-292.
 3. Abbas, F., Iqbal, S., & Aziz, B. (2020). The role of bank liquidity and bank risk in determining bank capital: Empirical analysis of asian banking industry. *Review of Pacific Basin Financial Markets and Policies*, 23(03), 2050020.
7. It is better to provide policy implication in specific manner, which are analyzed in this research.

Reviewer #3: 1- The abstract okay.

2- The keyword should start with capital letter.

3- The introduction contain so many abbreviations, the authors need to explain the meaning of these abbreviations; for instance, OJK, WFH, BUMN, BUMD, LPS, IDIC. In addition, the abbreviation of "Central Statistics Agency" is not consistence with "BPS".

4- In the abstract, the author talk about "This study examines differences in Indonesian banking performance before and during the Covid-19 pandemic". However, their article do not analysis two period in order to compare before and during Covide-19 Pandemic.

5- In the explaining section after Table (4), the authors write "Thus, it can be concluded that there were significant differences in banking performance in Indonesia before and during the Covid-19 pandemic in terms of CAR, ROE, ROA, BOPO, and LDR aspects". However, their article do not analysis two period in order to compare before and during Covide-19 Pandemic. The reference of the study need to arrange the references here according to the A to Z. or according to date inside the manuscript.

6- The author need to run two models:

A-one before Covid-19 Pandemic (for the period 2018 and 2019) .

B- The second during Covid-19 Pandemic (for the period 2020 and 2021) .

After that, they can compare their findings and the title of their article become correct.

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Redy Putra <rediputra.rp@gmail.com>

Jum, 30 Des 2022 pukul 15.12

Kepada: Cogent Economics and Finance <oaef-peerreview@journals.tandf.co.uk>

Good Afternoon Cogent Economics and Finance Journal Editor Team

I am happy to receive emails and information provided to me. I will immediately make revisions in accordance with the input and suggestions given by the reviewers in the near future. Thank you for your attention



221390307 (Cogent Economics and Finance) Your submission has been accepted

3 pesan

Cogent Economics and Finance <em@editorialmanager.com>

Rab, 12 Apr 2023 pukul 02.41

Balas ke: Cogent Economics and Finance <oaef-peerreview@journals.tandf.co.uk>

Kepada: Susanti Susanti <rediputra.rp@gmail.com>

Ref: COGENTECN-2022-1298R1

221390307

Banking Performance Before and During the Covid-19 Pandemic: Perspectives from Indonesia

Cogent Economics and Finance

Dear Susanti Susanti,

I am pleased to tell you that your work was accepted for publication in Cogent Economics and Finance on Apr 11, 2023.

Please note: only minor, or typographical changes can be introduced during typesetting and proofing of your manuscript. Major changes to your manuscript will not be permitted.

For your information, comments from the Editor and Reviewers can be found below if available, and you will have an opportunity to make minor changes at proof stage.

Your article will be published under the Creative Commons Attribution license (CC-BY 4.0), ensuring that your work will be freely accessible by all. Your article will also be shareable and adaptable by anyone as long as the user gives appropriate credit, provides a link to the license, and indicates if changes were made.

Once the version of record (VoR) of your article has been published in Cogent Economics and Finance, please feel free to deposit a copy in your institutional repository.

Thank you for submitting your work to this journal, and we hope that you will consider us for your future submissions.

Best wishes

David McMillan

Senior Editor

Cogent Economics and Finance

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Reviewer 1: Yes

Please indicate whether you feel the article meets the following points. Comment fields are optional.

Does the article fall within the aims and scope of the journal?

Reviewer 1: Yes

Are the Title, Abstract and Introduction clear?

Reviewer 1: Yes

Is the objective / hypothesis presented in the article clearly stated?

Reviewer 1: Yes

Do the figures and tables presented in the article represent the findings of the article?

Reviewer 1: adequately presented

Are the results and analysis presented in the Article sound?

Reviewer 1: Yes

Is the interpretation and discussion presented in the article sound?

Reviewer 1: Yes

Are the conclusions of the article supported by the results?

Reviewer 1: Yes

Are the references included in the Article relevant and appropriate throughout?

Reviewer 1: Yes

Impact and Originality

Please rate the article 1-5 (5 being highest and 1 lowest) for the following criteria.

Reviewer 1: 4

The article has original or innovative theoretical or study design:

Reviewer 1: 4

The article has a strong potential for impact within the discipline:

Reviewer 1: 4

The article has an appeal to an Interdisciplinary audience:

Reviewer 1: 3

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more]</i></p>

Reviewer 4: Yes

Please indicate whether you feel the article meets the following points. Comment fields are optional.

Does the article fall within the aims and scope of the journal?

Reviewer 4: Yes

Are the Title, Abstract and Introduction clear?

Reviewer 4: Yes

Is the objective / hypothesis presented in the article clearly stated?

Reviewer 4: Yes

Do the figures and tables presented in the article represent the findings of the article?

Reviewer 4: Yes

Are the results and analysis presented in the Article sound?

Reviewer 4: Yes

Is the interpretation and discussion presented in the article sound?

Reviewer 4: Yes

Are the conclusions of the article supported by the results?

Reviewer 4: Yes

Are the references included in the Article relevant and appropriate throughout?

Reviewer 4: Yes

Impact and Originality

Please rate the article 1-5 (5 being highest and 1 lowest) for the following criteria.

Reviewer 4: 4

The article has original or innovative theoretical or study design:

Reviewer 4: 5

The article has a strong potential for impact within the discipline:

Reviewer 4: 5

The article has an appeal to an Interdisciplinary audience:

Reviewer 4: 3

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