

- Tulis
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- Chat
  - ZAHRA LALOLO KABAN  
mohon maaf atas waktunya ...
- Ruang
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- Rapat

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### Submission received by Cogent Business & Management (Submission ID: 209977643)

Eksternal Kotak Masuk x

rpsupport@cogentoa.com lewat amazones.com  
kepada rifqimuhammad

Sen, 16 Mar 2020 23.20

Ingggris > Indonesia [Terjemahkan pesan](#)

[Nonaktifkan untuk: Ingggris](#) x



Dear rifqi muhammad,

Thank you for your submission. Please see the details below.

Submission ID **209977643**  
Manuscript Title **Internal Factors and Non-Performing Financing in Indonesian Islamic Rural Banks**  
Journal **Cogent Business & Management**  
Pledged APC amount **500.00 USD**

You can always check the progress of your submission [here](#) (we now offer multiple options to sign in to your account. To log in with your ORCID please click on the 'with ORCID' box on the bottom right of the log in area).

If you have any queries, please get in touch with [business@cogentoa.com](mailto:business@cogentoa.com).

We are always working to improve your experience with us. Please give us your feedback via our [short 5 minute survey](#).

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101 dari 112

### 209977643 (Cogent Business & Management) A revise decision has been made on your submission Eksternal Kotak Masuk x

**Cogent Business and Management** <em@editorialmanager.com> Min, 12 Jul 2020 22.41 ☆ ↶ ⋮  
kepada rifqi ▾

Inggris > Indonesia **Terjemahkan pesan** Nonaktifkan untuk: Inggris x

Ref: COGENTBUSINESS-2020-0194  
209977643  
Internal Factors and Non-Performing Financing in Indonesian Islamic Rural Banks  
**Cogent Business & Management**

Dear rifqi muhammad,  
Your manuscript entitled "Internal Factors and Non-Performing Financing in Indonesian Islamic Rural Banks", which you submitted to **Cogent Business & Management**, 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 Aug 11, 2020, if you need additional time then please contact the Editorial Office.

To submit your revised manuscript please go to <https://www.editorialmanager.com/cogentbusiness/> 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 [business@cogentoa.com](mailto:business@cogentoa.com)

Please ensure that you include the following elements in 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 (to find about more about how to write a good Public Interest Statement, and how it can benefit your research, you can take a look at this short article: <http://explore.cogentoa.com/author-tool-kit/public-interest-statement>)  
\* 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.

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# 209977643 (Cogent Business & Management) A revise decision has been made on your submission

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Kotak Masuk



**Cogent Business and Management** <em@editorialmanager.com>

12 Jul 2020 22.41

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Ref: COGENTBUSINESS-2020-0194  
209977643

Internal Factors and Non-Performing Financing in Indonesian Islamic Rural Banks  
Cogent Business & Management

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- \* 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 (to find out more about how to write a good Public Interest Statement, and how it can benefit your research, you can take a look at this short article: <http://explore.cogentoa.com/author-tool-kit/public-interest-statement>)
- \* 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.

You also have the option of including the following:

- \* photo of the author(s), including details of who is in the photograph - please note that we can only publish one photo
- \* cover image - you are able to create a cover page for your article by supplying an image for this purpose, or nominating a figure from your article. If you supply a new image, please obtain relevant permissions to reproduce the image if you do not own the copyright

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

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 Business & Management

Comments from the Editors and Reviewers:

Title, Abstract and Introduction – overall evaluation  
Reviewer 1: Sound with minor or moderate revisions

Methodology / Materials and Methods – overall evaluation  
Reviewer 1: Sound with minor or moderate revisions

Objective / Hypothesis – overall evaluation  
Reviewer 1: Sound with minor or moderate revisions

Figures and Tables – overall evaluation  
Reviewer 1: Sound with minor or moderate revisions

Results / Data Analysis – overall evaluation  
Reviewer 1: Unsound or fundamentally flawed

Interpretation / Discussion – overall evaluation  
Reviewer 1: Unsound or fundamentally flawed

Conclusions – overall evaluation  
Reviewer 1: Sound with minor or moderate revisions

References – overall evaluation  
Reviewer 1: Sound

Compliance with Ethical Standards – overall evaluation  
Reviewer 1: Sound

Writing – overall evaluation  
Reviewer 1: Sound with minor or moderate revisions

Supplemental Information and Data – overall evaluation  
Reviewer 1: Sound with minor or moderate revisions

#### Comments to the author

Reviewer 1: I think the paper is interesting while it requires major revisions, and the authors should carefully modify the manuscript based on the following suggestions.

1. In Section 3, they conducted tests to choose the models for fitting the data, and the test statistics should be shown in the paper.
2. The authors use the term “NPF” while most papers use “NPL”. Please explain the reason why you prefer “NPF”.
3. The authors should enrich their literature reviews related to banking industry, and then modify the research design and data analysis.
4. The data analysis and discussion should be strengthened. Currently, the paper concentrates on data, while the possible explanation should be provided.
5. The conclusion section should consist of policy implications based on results, and it is the aim of the paper and shows your contributions in this field.



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Rapat

94 dari banyak

209977643 (Cogent Business & Management) Your submission has been accepted

Eksternal Kotak Masuk x

Cogent Business and Management <em@editorialmanager.com>  
kepada rifqi

Sen, 31 Agu 2020 23.40

Inggris > Indonesia Terjemahkan pesan Nonaktifkan untuk: Inggris x

Ref: COGENTBUSINESS-2020-0194R1  
209977643  
Internal Factors and Non-Performing Financing in Indonesian Islamic Rural Banks  
Cogent Business & Management

Dear Dr. rifqi muhammad,

I am pleased to tell you that your work was accepted for publication in Cogent Business & Management on Aug 31, 2020.

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.

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Once the version of record (VoR) of your article has been published in Cogent Business & Management, 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 Business & Management

Comments from the Editors and Reviewers:



← Submissions with an Editorial Office Decision for Author

Page: 1 of 1 (2 total completed submissions)

Results per page 10

Action	Manuscript Number	Title	Initial Date Submitted	Status Date	Current Status	Date Final Disposition Set	Final Disposition
<a href="#">Action Links</a>	COGENTBUSINESS-2020-0194	Internal Factors and Non-Performing Financing in Indonesian Islamic Rural Banks	Mar 17, 2020	Sep 11, 2020	Completed Accept	Sep 11, 2020	Accept
<a href="#">Action Links</a>	COGENTBUSINESS-2021-0133	The Influence of the SSB's Characteristics toward Sharia Compliance of Islamic banks	Feb 01, 2021	May 10, 2021	Completed Accept	May 10, 2021	Accept

Page: 1 of 1 (2 total completed submissions)

Results per page 10

## Author's Response To Reviewer Comments

Close

These are our responses according to suggestions from the reviewer. We have added the explanation (in yellow colour) related to those comments:

1. In Section 3, they conducted tests to choose the models for fitting the data, and the test statistics should be shown in the paper.

answer:

We have added the explanation on page 6:

There are three types of approaches in panel data regression, namely Common Effects Model (CEM), Fixed Effects Model (FEM) and Random Effects Model (REM). First two steps of analysis were carried out to select the best model. First, the Chow-test was undertaken to compare FEM with CEM (FEM is selected if  $p\text{-value} < 0.05$ ). Second, the Hausman-test was carried out, which compares FEM and REM (FEM is selected if  $p\text{-value} < 0.05$ ). The next test uses Lagrange Multiplier (LM) test to compare CEM and REM. LM-test is conducted if Chow-test and Hausman-test above have different results. The results of the test can be seen as follows:.....

2. The authors use the term "NPF" while most papers use "NPL". Please explain the reason why you prefer "NPF".

answer:

We have added the explanation on page 3:

.....Poor financing issue in banking industry is known as Non-performing financing (NPF) or non performing loan (NPL). The terms have similar meaning, but NPF is usually used in discussing Islamic banks while NPL is familiar in conventional bank.....

3. The authors should enrich their literature reviews related to banking industry, and then modify the research design and data analysis.

answer:

We have added the explanation on page 2-4:

Murabahah financing is the highest financing distributed by Islamic banks. Some reasons are because it has low risk and certain return. Murabahah is trading contract which the seller states the selling price and margin for the products. Otherwise, .....

4. The data analysis and discussion should be strengthened. Currently, the paper concentrates on data, while the possible explanation should be provided.

answer:

We have added the explanation on page 6-8, for example:

page 6:

.....There are two possibilities about the result. First, IRB not only focuses on financing but also other sources in getting the income. Havidz & Setiawan (2015) stated that banks' income was derived not merely from distributed financing but also investment in BI or investment in the financial market. Therefore, Islamic banks are concerned not only with the total amount of financing distributed to the community but will also seek to select financing that has a high chance of delivering a profit. Second, .....

5. The conclusion section should consist of policy implications based on results, and it is the aim of the paper and shows your contributions in this field.

answer:

We have added the explanation on page 8, for example:

.....Moreover, the management of Islamic rural banks should be careful in selecting the potential customers in order to avoid the bad quality of financing. For the existing customers, they have to always evaluate and monitor the customers' performance regularly.

Furthermore, policy makers should immediately formulate risk mitigation policies related to the high NPF in the IRBs industry because it is feared that it will increase and will have an impact on the possibility of a higher bank failure rate.

Moreover, these IRBs serve more people with lower levels of banking access so that it can have an impact on the macro slowdown in the growth of small and medium enterprises. Policy makers in the financial sector need to collaborate with policy makers in the field of fostering small and medium enterprises to provide an understanding of good financial management so that small and medium entrepreneurs have better financial management skills and prioritize productive expenditures compared to consumptive ones.

Close

**Author Details for Manuscript Number: COGENTBUSINESS-2020-0194**  
**Internal Factors and Non-Performing Financing in Indonesian Islamic Rural Banks**

Close

**Corresponding Author Status**

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**Other Author Status**

Order	Author Name	Added in Revision	Email Address	ORCID Identifier	Academic Degree(s)	Affiliation	Institution
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To update the Co-Author's e-mail address that is associated with the submission, please click on the 'Edit' link. To save your changes please click on the 'Save' link.

To allow a Co-Author to change their responses to the questions they may have already answered (if any), use the 'Resend Letter' link. To request verification from all Co-Authors who have not confirmed their authorship and present the most recent questionnaire (if any) to them, use the 'Send Letters' button.

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