

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

Eksternal

Kotak Masuk



Cogent Business and Management <em@editorialmanager.com>

12 Jul 2020 22.41

Nonaktifkan untuk: Inggris

kepada rifqi

Inggris

Indonesia

Terjemahkan pesan

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

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.

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

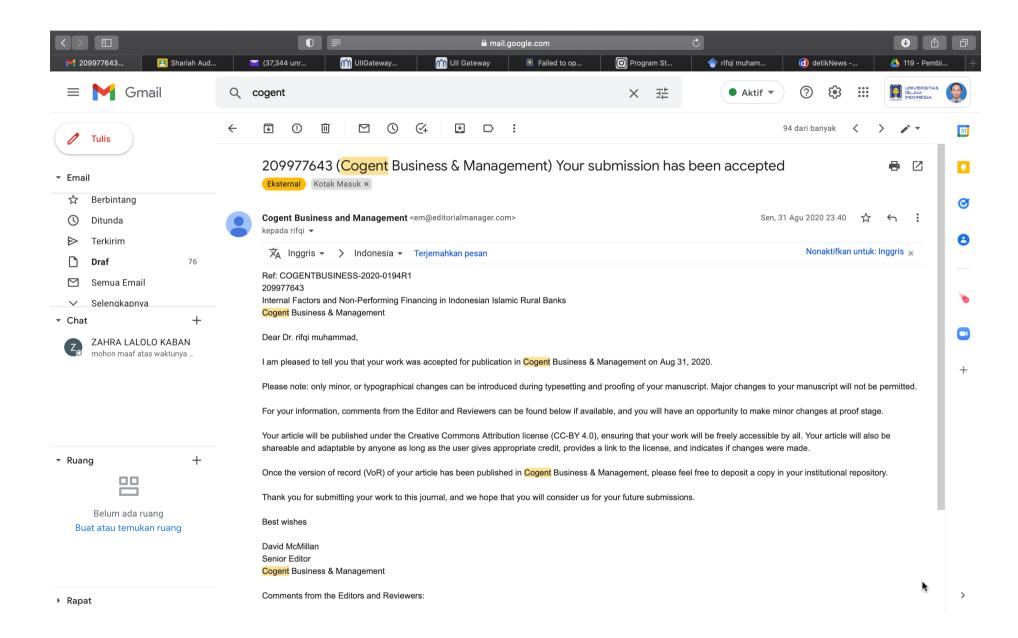
Writing – overall evaluation Reviewer 1: Sound with minor or moderate revisions

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.



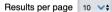


← Submissions with an Editorial Office Decision for Author

Page: 1 of 1 (2 total completed submissions)



Page: 1 of 1 (2 total completed submissions)



Author's Response To Reviewer Comments



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:

.

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.

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

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.

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

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