

Bukti Korespondensi

Nama Jurnal :

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Judul Artikel :

The Relationship Between Profitability and Capital Buffer in the Indonesian Banking Sector

Penulis :

- 1) **Gregorius N Masdjojo,**
- 2) Titiek Suwarti
- 3) Cahyani Nuswandari
- 4) Bambang Sudiyatno

MA5257: Your manuscript has been submitted

Eksternal

Kotak Masuk

Tuesday Dec 30, 2021



Manuscript Administration System <noreply@manuscript-adminsystem.com>
kepada saya

Dear Bambang Sudiyatno,

Bambang Sudiyatno has submitted the manuscript *The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector* to *Banks and Bank Systems* on 30.12.2021.

Submission form contains the following details:

Journal: *Banks and Bank Systems*

Manuscript title: *The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector*

Authors Information

Author - Correspondent

First Name: Bambang

Last Name: Sudiyatno

Position

Degree: Dr, Associate Professor

Faculty: Faculty of Economics and Business

Department: Department of Management

University: University of Stikubank

Business Address

Postal university address

City: Semarang, Country: ID

Personal university web page: <https://www.unisbank.ac.id/v2/>

Email: bsud@edu.unisbank.ac.id

IDs

ORCID: 0000-0002-6428-3615

Researcher ID: N/A

Co-authors

Co-Author's First Name: Nur

Co-Author's Last Name: Aini

Co-Author's University: Stikubank University

Co-Author's Faculty: Faculty of Economics and Business

Co-Author's Department: Accounting Department

Co-Author's Degree: MSi, Lecturer

Co-Author's Email: nuraini@edu.unisbank.ac.id

Co-Author's ORCID: 0000-0001-8225-0713

Co-Author's Researcher ID: N/A

Co-Author's First Name: Gregorius
Co-Author's Last Name: Masdjojo
Co-Author's University: Stikubank University
Co-Author's Faculty: Faculty of Economics and Business
Co-Author's Department: Management Department
Co-Author's Degree: Dr. Associate Professor
Co-Author's Email: masdjojo@edu.unisbank.ac.id
Co-Author's ORCID: 0000-0002-3536-4790
Co-Author's Researcher ID: N/A

Co-Author's First Name: Afifatul
Co-Author's Last Name: Jannah
Co-Author's University: Stikubank University
Co-Author's Faculty: Faculty of Economics and Business
Co-Author's Department: Accounting Department
Co-Author's Degree: MSi, Lecturer
Co-Author's Email: janafifatul@edu.unisbank.ac.id
Co-Author's ORCID: 0000-0002-6574-3177
Co-Author's Researcher ID: N/A
Kind regards,
undefined



BalasTeruskan

MA5257: Notification on Submission

Eksternal

Kotak Masuk



ya.mospanova@manuscript-adminsystem.com
January 25, 022

17.32 (1
jam yang
lalu)

kepada saya

Dear Bambang Sudyatno,

the manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector, submitted to Banks and Bank Systems Journal, needs to be revised.

Comments:

Please use a professional proofreading service. Now the quality of the English language is not appropriate. We can't pass it for peer review with the current English level. Please revise your manuscript according to the Manuscript Submission Guidelines <https://businessperspectives.org/journals/banks-and-bank-systems#submission-guidelines-for-authors>. Also, please note that the research paper is a final report on the finished original experimental study (the structure is **Abstract, Introduction, Literature review, Method, Results, Discussion, Conclusion**).

Manuscript volume (maximum) must be up to 6000 words (excluding abstract, list of sources, appendices). Attachments should be no more than 5 pages. The material should be correctly divided into sections. No other sections should be entered. You should not divide sections into many sections. The purpose of the study should be clearly and specifically stated.

The abstract (its volume of 150-250 words) should be the following sequence of presentation of the material - relevance, purpose, method, result, conclusion. This is exactly the sequence it should be. It is necessary to indicate who exactly was interviewed, how and how the results were processed. Most of the volume of the abstract should be devoted to the result. The abstract should provide quantitative indicators of the demonstration of the results of the study. Keywords should be words and not repeat the title of the manuscript.

The introduction should be devoted to the relevance of the research topic and the formulation of the problem in general. This is half a page - a page of text. There should be 40-50 analyzed sources in the literature review. By the way, the review should be completed by formulating the goal. Then you should make hypotheses (right here, all together, and do not insert text between them). Then go to the Methods section. The result section is the main section of the manuscript. Then there should be a Discussion section. There should be a discussion of the results of the study, a comparison with previous ones, a discussion of why the authors have such results, the definition of future prospects. The conclusions are incorrect. There should be such logic - we indicate the purpose of the study, briefly demonstrate the result, indicate what conclusions should be drawn from it. Sentences from conclusions should not be repeated in the abstract.

The deadline for revisions is 2022-02-01

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

Selasa, Feb 01, 2022

Dear: Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

We have revised according to the direction of the Managing Editor and submission back our manuscript entitled: The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector. We thank you very much for your cooperation.

Kind regards,

Bambang Sudiyatno

MA5257: Notification on Submission

Eksternal

Kotak Masuk

Manuscript Administration System <noreply@manuscript-adminsystem.com> 15.01 (2 jam yang lalu)

kepada saya

Dear Bambang Sudiyatno,

The manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector, submitted to Banks and Bank Systems Journal is overdue. Please check and complete the process on phase Initial Review as soon as possible.

Kind regards,

[Manuscript Administration System](#)

MA5257: Notification on Submission

Eksternal

Kotak Masuk



ya.mospanova@manuscript-adminsystem.com

10 Feb
2022
23.55

kepada saya

Inggris

Indonesia

Terjemahkan pesan

Nonaktifkan untuk: Inggris

Dear Bambang Sudiyatno,

The manuscript The Relationship between Profitability and Capital Buffer in the Indonesia Banking Sector, submitted to Banks and Bank Systems Journal, needs to be revised.

Comments:

We ask authors to follow all the requirements, recommendations and consider an example of an article on our website. It is unacceptable to increase the number of cited sources in this way - The results of this study are in line with research from Nisar et al (2018), Pratama et al (2021), and Uddin et al (2021) who found that non-performance loans have a negative effect on return on equity (ROE), but Amoah et al (2019) and Quyen et al (2021) found a positive effect, and Maguni et al (2020) found no such effect. Regarding the effect of non-performance loans on the capital buffer, the results of research from Atici & Gursoy (2013), Liu, J. (2016), Sibindi, A. B. (2018), Dwiarti et al. (2019), Anisa & Sutrisno. (2020), Fauziah et al (2020), and Jiang et al (2020) who conducted research in China found a negative effect of non-performance loans on the capital buffer, while Anggraini & Baskara (2020) and Abbas et al. (2021) found a positive effect, and Tamimi & Obiedat (2013), Eliskovski (2014), and Pratama, et al (2021) found no such effect.

The deadline for revisions is 2022-02-17

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

MA5257: Notification on Submission

Eksternal

Kotak Masuk

Selasa, 19 April 2022

ya.mospanova@manuscript-adminsystem.com

19 Apr 2022 23.59 (11
jam yang lalu)

kepada saya

Dear Bambang Sudiyatno,

the manuscript *The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector*, submitted to *Banks and Bank Systems Journal*, needs to be revised.

Comments:

Our journal strictly observes the principles of publication ethics, including when talking about citing the works of other scientists and the works they published earlier. Any loanwords, including text loans (even insignificant), are unacceptable without mentioning their author.

We kindly ask you to pay attention to the widespread problem of wrong citation when Author A somehow gives (mentions, retells) the text fragment from the work (published by Author B), which contains the reference to other work (published by Author C).

In this case there are two options of correct citation:

- 1 – cite the work of Author B and note that he/she, in turn, cited the work of Author C;
- 2 – directly mention the work of Author C as well and cite it.

Do not forget that you can also use direct citations, that is why please use the quotation marks and when citing the source please note the page from which this quotation was taken.

You should be absolutely sure that you did not violate the principles of publication ethics. If there are at least small doubts that there can be loanwords in your text, we kindly ask you to check the manuscript for plagiarism by yourself using the special instruments (plagiarism detection software).

[Please find the plagiarism report attached.](#)

The recommended structure should be followed. It is necessary to logically build the Literary Review and other sections.

The deadline for revisions is 2022-04-27

To revise a manuscript please don't forget to log in to the system and upload a revised manuscript!

Kind regards,

Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

MA5914: Your manuscript has been submitted

Eksternal

Kotak Masuk



Manuscript Administration System <noreply@manuscript-adminsystem.com> 11 (0 menit yang lalu)

kepada saya
Selasa, 26 April 2022

Inggris
Indonesia

[Terjemahkan pesan](#)

[Nonaktifkan untuk: Inggris](#)

Dear Bambang Sudiyatno,
Bambang Sudiyatno has submitted the manuscript THE RELATIONSHIP BETWEEN PROFITABILITY AND CAPITAL BUFFER IN THE INDONESIA BANKING SECTOR to Banks and Bank Systems on 26.04.2022.
Submission form contains the following details:
Journal: Banks and Bank Systems
Manuscript title: THE RELATIONSHIP BETWEEN PROFITABILITY AND CAPITAL BUFFER IN THE INDONESIA BANKING SECTOR

Authors Information

Author - Correspondent
First Name: Bambang
Last Name: Sudiyatno

Position
Degree: Dr, Associate Professor
Faculty: Faculty of Economics and Business
Department: Department of Management
University: University of Stikubank

Business Address
Postal university address
City: Semarang, Country: ID
Personal university web page: <https://www.unisbank.ac.id/v2/>
Email: bsud@edu.unisbank.ac.id

IDs
ORCID: 0000-0002-6428-3615
Researcher ID: N/A

Co-authors

Co-Author's First Name: Nur
Co-Author's Last Name: Aini
Co-Author's University: University of Stikubank
Co-Author's Faculty: Faculty of Economics and Business
Co-Author's Department: Department of Accounting
Co-Author's Degree: MSi, Lecturer
Co-Author's Email: nuraini@edu.unisbank.ac.id
Co-Author's ORCID: 0000-0001-8225-0713
Co-Author's Researcher ID: N/A

Co-Author's First Name: Gregorious
Co-Author's Last Name: N Masdjojo
Co-Author's University: University of Stikubank
Co-Author's Faculty: Faculty of Economics and Business
Co-Author's Department: Department of Management
Co-Author's Degree: Dr, Associate Professor
Co-Author's Email: masdjojo@edu.unisbank.ac.id
Co-Author's ORCID: 0000-0002-3536-4790
Co-Author's Researcher ID: N/A

Co-Author's First Name: Afifatul
Co-Author's Last Name: Jannah
Co-Author's University: University of Stikubank
Co-Author's Faculty: Faculty of Economics and Business
Co-Author's Department: Department of Accounting
Co-Author's Degree: MSi, Lecturer
Co-Author's Email: janafifatul@edu.unisbank.ac.id
Co-Author's ORCID: 0000-0002-6574-3177
Co-Author's Researcher ID: N/A

Kind regards,
undefined

Dear
Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

We apologize, our article entitled: "The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector" has been revised and we will send it back on Tuesday, 26 April 2022, at 21:11 Indonesian time.

However, the entry into New Submission is because the Revision Submission did not find any instructions. We apologize maybe we were wrong.

This is the reply we have received:

Dear Bambang Sudiyatno,

Bambang Sudyatno has submitted the manuscript THE RELATIONSHIP BETWEEN PROFITABILITY AND CAPITAL BUFFER IN THE INDONESIA BANKING SECTOR to Banks and Bank Systems on 26.04.2022.

Submission form contains the following details:

Journal: Banks and Bank Systems

Manuscript title: THE RELATIONSHIP BETWEEN PROFITABILITY AND CAPITAL BUFFER IN THE INDONESIA BANKING SECTOR.

We thank you very much for your cooperation.

Best regards,

Bambang Sudyatno

MA5257: Notification on Submission

Eksternal

Kotak Masuk



ya.mospanova@manuscript-adminsystem.com

15.01 (6 jam
yang lalu)

kepada saya

Dear Bambang Sudyatno,

the manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector, submitted to Banks and Bank Systems Journal, needs to be revised.

Comments:

We ask the authors to consider our previous recommendations once again carefully. The introduction should be devoted to the relevance of the research topic and the formulation of the problem in general. This is a half-page - a page of text. It should be noted the weakness of the Literary Review. It should not be divided into small units. Transfer part of the text from the Introduction to the Literary Review, etc.

The deadline for revisions is null

To revise a manuscript please don't forget to log in to the system and upload a revised manuscript!

Kind regards,

Yaroslava Mospanova

Managing Editor

Journal Banks and Bank Systems

Kamis, 28 April 2022

Dear
Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

We apologize, our manuscript entitled: "The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector" has been revised and we will send it back on Tuesday, 28 April 2022, at 21:50 Indonesian time.

However, the entry into New Submission is because the Revision Submission did not find any instructions. We apologize if we were wrong.

We thank you very much for your cooperation.

Best regards,

Bambang Sudyatno

MA5257: Notification on Submission

Eksternal

Kotak Masuk



ya.mospanova@manuscript-adminsystem.com

**Sen, 2 Mei 20.44 (4
hari yang lalu)**

Sen, 2 Mei 20.44

kepada saya

Inggris

Indonesia

Terjemahkan pesan

Nonaktifkan untuk: Inggris

Dear Bambang Sudiyatno,

the manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector, submitted to Banks and Bank Systems Journal, needs to be revised.

Comments:

Please do not use the words We or Authors in the text but use the Passive Voice. In the Abstract it is necessary to show more thoroughly a research method, the statistical base of research, at a demonstration of result to result in quantitative characteristics. The introduction is chaotic. The same opinion is repeated by the authors several times. It is too large, and part of the material can be transferred to the Literary Review. The review itself (which is very poor) pays too much attention to the definition and interpretation of capital buffers and does not explore the issue addressed in the title of the article and its purpose. Sections Result and Discussion - these should be two separate sections, or the discussion should be brought to the end of the section Result (if the section Discussion is not provided by the authors).

The deadline for revisions is null

To revise a manuscript please don't forget to log in to the system and upload a revised manuscript!

Kind regards,

Yaroslava Mospanova

Managing Editor

Journal Banks and Bank Systems

Jum'at, 13 Mei 2022

Dear

Yaroslava Mospanova

Managing Editor

Journal Banks and Bank Systems

We sent it back through the revised system of our manuscript No: MA5257 entitled: "THE RELATIONSHIP BETWEEN PROFITABILITY AND CAPITAL BUFFER IN THE INDONESIA BANKING SECTOR" which has been revised.

However, the entry into the New Submission due to the Revised Submission did not find any clues. We apologize if there are mistakes.
We thank you very much for your cooperation.

Best regards,

Bambang Sudiyatno

Sabtu, 21 Mei 2022

Dear
Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

We sent it back by e-mail the revised version of our manuscript No: MA5257 entitled: "RELATIONSHIP BETWEEN PROFITABILITY AND CAPITAL SUPPORT IN THE INDONESIAN BANKING SECTOR" which has been revised.

We do not send this revision through the system, because we did not find any instructions for submitting manuscript revisions in the system, and it is always included in the category of new submissions. We apologize for our ignorance.

Thank you very much for your cooperation.

Best regards,

Bambang Sudiyatno

KONFIRMASI:

Konfirmasi ke 1: Kamis, 09 September 2022

Dear
Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

I'am, Bambang Sudiyatno, I'am apologize for asking for confirmation regarding the certainty of the status of manuscript No. MA5257 entitled: "The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector", which we have submitted in this journal. We hesitate, because at the time of delivery on May 3, 2022 via email. This is because we experienced difficulties when sending through the system so that it was included in the category of new submissions, not revisions. This information is important for the purpose of fulfilling the publication obligations at our institution.

Thank you for your cooperation.

Best regards,

Bambang Sudiyatno

Author Comment: 20 Desember 2022.

I've re-uploaded the 5th revision of manuscript No. MA5257 entitled: "The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector" since May 3, 2022, but until now there has been no response. Information please.
Thank you very much for your cooperation.

Due to technical problems, I will also inform you of changes in the composition of the authors.

MA5257: Notification on Submission

Eksternal

Selasa, 24 Januari 2024



ya.mospanova@manuscript-adminsystem.com

19.28 (1 jam
yang lalu)

kepada saya

Dear Bambang Sudiyatno,

the manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector, submitted to Banks and Bank Systems Journal, needs to be revised.

Comments:

Our journal strictly observes the principles of publication ethics, including when talking about citing the works of other scientists and the works they published earlier. Any loanwords, including text loans (even insignificant), are unacceptable without mentioning their author.

We kindly ask you to pay attention to the widespread problem of the wrong citation when Author A somehow gives (mentions, retells) the text fragment from the work (published by Author B), which contains the reference to other work (published by Author C).

In this case, there are two options for correct citation:

1 – cite the work of Author B and note that he/she, in turn, cited the work of Author C;

2 – directly mention the work of Author C as well and cite it.

Do not forget that you can also use direct citations. That is why please use quotation marks and note the page from which this quotation was taken when citing the source.

You should be sure that you did not violate the principles of publication ethics. If there are at least small doubts that there can be loanwords in your text, we kindly ask you to check the manuscript for plagiarism by yourself using the special instruments (plagiarism detection software).

Please find the plagiarism report [attached](#).

The deadline for revisions is 2023-01-31

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

MA5257: Notification on Submission

Eksternal

Sabtu, 25 Februari 2023



ya.mospanova@manuscript-adminsystem.com

Sab, 25 Feb, 18.36 (11 hari
yang lalu)

kepada saya

Inggris

Indonesia

[Terjemahkan pesan](#)

[Nonaktifkan untuk: Inggris](#)

Dear Bambang Sudiyatno,

the manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector, submitted to Banks and Bank Systems Journal, needs to be revised.

Comments:

Authors are requested to follow all previous recommendations. Abbreviations should not be used in the abstract and conclusions. Which banks are we talking about? A list of banks with a brief description should be given in the table of annexes.

The deadline for revisions is 2023-03-02

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,

Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

MA5257: Notification on Submission

Eksternal

Selasa, 07 Maret 2023



ya.mospanova@manuscript-adminsystem.com

Sel, 7 Mar, 16.06 (17 jam yang lalu)

kepada saya

Inggris

Indonesia

[Terjemahkan pesan](#)

[Nonaktifkan untuk: Inggris](#)

Dear Bambang Sudyatno,

the manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector, submitted to Banks and Bank Systems Journal, needs to be revised.

Comments:

Please remove the color from the manuscript text. Authors are requested to follow the recommendations on the structure of the article. The manuscript looks much better. There is progress.

The deadline for revisions is 2023-03-14

To revise a manuscript, please don't forget to log in to the system and upload a revised manuscript!

Kind regards,

Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

MA5257: Notification on Submission

Eksternal

Senin, 20 Maret 2023

y

ya.mospanova@manuscript-adminsystem.com

01.58 (6 jam
yang lalu)

kepada saya

Dear Bambang Sudiyatno,
the manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector, submitted to Banks and Bank Systems Journal, needs to be revised.

Comments:

Do not divide the text into columns. It should not be adapted to the template of our magazine. What are "90 N samples"? What was the research method? Quantitative characteristics should be given when demonstrating the result. All this should be in the abstract. The Introduction should be shortened. The introduction should be devoted to the research topic's relevance and the SCIENTIFIC problem's general formulation. This is half a page - a page of text. When formulating the purpose of the research, you should not use abbreviations (in your case, it is NPL, LDR, LOTA). It should be formulated clearly. Don't split sections into a bunch of subsections. Formulas should be numbered. Indicators in formulas should be indicated in the established form. Everything else should also be carefully checked and implemented

The deadline for revisions is 2023-03-27

To revise a manuscript please don't forget to log in to the system and to upload a revised manuscript!

Kind regards,
Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

Thursday: March 23, 2023

Dear
Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

The manuscript *The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector*, submitted to *Banks and Bank Systems Journal*, has been revised. Some manuscript revisions are marked with a yellow highlight block.

I have entered the revised manuscript into the system and uploaded the revised manuscript.

Thank you very much for your cooperation.

Kind regards,
Bambang sudiyatno

MA5257: Notification on Submission

Eksternal

Semin, 27 Maret 2023



ya.mospanova@manuscript-adminsystem.com

00.55 (29 menit
yang lalu)

kepada saya

Dear Bambang Sudiyatno,

The submitted manuscript *The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector* to *Banks and Bank Systems Journal* has passed the review process and is waiting for your decision regarding the publishing.

Please log in to the system to start or decline the publishing process.

Thanks.

Kind regards,

Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

Monday March 27, 2023

Dear
Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

I get a letter like this from you:

The submitted manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector to Banks and Bank Systems Journal has passed the review process and is waiting for your decision regarding the publishing.

Please log in to the system to start or decline the publishing process.

Even though I have made revisions according to your directions, and I have uploaded them into the system on Thursday March 23, 2023. Besides that, I have also sent a notification letter to you via e-mail accompanied by an attachment with a description of the results of the revision.

I am resending the revised results and revised manuscript via e-mail, because the system has been locked, and I cannot upload the revised results through the system.

I apologize if there is an error, and I ask for confirmation.

Thank you very much for your cooperation.

Kind regards,
Bambang sudiyatno

Monday: March 27 2023

Pada tanggal Sen, 27 Mar 2023 pukul 00.55 <yamospanova@manuscript-adminsystem.com>
menulis:

Dear Bambang Sudyatno,

The submitted manuscript The Relationship Between Profitability and Capital Buffer in the Indonesia Banking Sector to Banks and Bank Systems Journal has passed the review process and is waiting for your decision regarding the publishing.

Please log in to the system to start or decline the publishing process.

Thanks

Kind regards,

Monday: March 27 2023

ya.mospanova@manuscript-adminsystem.com

27 Mar 2023, 13.16 (23
jam yang lalu)

kepada saya

Inggris
Indonesia

Terjemahkan pesan

Nonaktifkan untuk: Inggris

Dear Bambang Sudiyatno,

Have you changed the authors again?

Please send us a statement letter from Titiek Suwarti and Afifatul Jannah regarding the change of the authors.

Also please send us a new full Cover letter.

Kind regards,

Yaroslava Mospanova

Managing Editor | International Research Journal "Banks and Bank Systems" | LLC "CPC "Business Perspectives"

ya.mospanova@businessperspectives.org | https://businessperspectives.org/journals/banks-and-bank-systems?category_id=30 | <http://www.businessperspectives.org>

Follow us on LinkedIn: <https://www.linkedin.com/company/business-perspectives/>

Follow us on Twitter: https://twitter.com/LLC_BP

Tuesday: March 28 2023

Dear

Yaroslava Mospanova

Managing Editor

Journal Banks and Bank Systems

I sent a letter of statement from Titiek Suwarti and Afifatul Jannah regarding their willingness to be listed as authors and removed from the list of authors in the manuscript entitled: The Relationship Between Profitability and Capital Buffer in the Indonesian Banking Sector, which was uploaded to Banks and Bank Systems Journal.

Thank you very much for your cooperation.

Kind regards,

Bambang Sudiyatno

ya.mospanova@manuscript-adminsystem.com

Kam, 30 Mar, 18.49
(13 jam yang lalu)

Kam, 30 Mar 2023 , 18.49

kepada saya

Dear Bambang Sudiyatno,

I would like to inform you that your manuscript titled “The relationship between profitability and capital buffer in the Indonesia banking sector” has been accepted for publication and will be published in issue 2, 2023, of the journal “Banks and Bank Systems”.

As soon as the payment is made, I’ll provide you with an APC confirmation letter to let you have the reimbursement from your institution (if you need it).

The article processing charge (APC) is 695 euros. We offer 3 methods of payment: 1) by invoice, 2) by bank transfer; 3) by paying online on our website via a credit card. Please, let me know which one is convenient for you.

Please sign Publication Agreement (attached) and send it back.

I look forward to hearing from you soon.

Kind regards,

Yaroslava Mospanova

Managing Editor | International Research Journal “Banks and Bank Systems” | LLC “CPC “Business Perspectives”

ya.mospanova@businessperspectives.org | https://businessperspectives.org/journals/banks-and-bank-systems?category_id=30 | <http://www.businessperspectives.org>

Follow us on LinkedIn: <https://www.linkedin.com/company/business-perspectives/>

Follow us on Twitter: https://twitter.com/LLC_BP

Jum, 31 Mar 2023

Dear

Yaroslava Mospanova

Managing Editor

Journal Banks and Bank Systems

I will be making APC payments via Credit Card.

Thank you very much for your cooperation.

Kind regards,

Bambang Sudiyatno

Dear

Yaroslava Mospanova

Managing Editor

Journal Banks and Bank Systems

I sent back the publishing agreement. There have been slight revisions to author affiliations (especially in departments).

Just to inform again about the composition of the authors, I also attach the composition of the authors.

Thank you very much for your cooperation.

Kind regards,
Bambang Sudiyatno

Dear
Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

I will be paying for APC using Credit Card soon, please let me know how.
Thank you very much for your cooperation.

Kind regards,
Bambang Sudiyatno

ya.mospanova@manuscript-adminsystem.com

13.50 (58
menit yang
lalu)

kepada saya

Inggris
Indonesia

Terjemahkan pesan

Nonaktifkan untuk: Inggris

Dear Bambang Sudiyatno,

Thank you for the reply!

Please click here to pay online on our website via a credit card: <https://businessperspectives.org/journals/banks-and-bank-systems#options> and choose 695 euros.

As soon as the payment is made, I'll provide you with an APC confirmation letter to let you have the reimbursement from your institution (if you need it).

Please inform me when the payment will be made.

Kind regards,
Yaroslava Mospanova
Managing Editor | International Research Journal "Banks and Bank Systems" | LLC "CPC "Business Perspectives"

ya.mospanova@businessperspectives.org | https://businessperspectives.org/journals/banks-and-bank-systems?category_id=30 | <http://www.businessperspectives.org>

Follow us on LinkedIn: <https://www.linkedin.com/company/business-perspectives/>

Follow us on Twitter: https://twitter.com/LLC_BP

Dear

Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

I have tried to enter the system to make APC payments, but I can't find my username and password when I log in. I tried to re-register, but failed too. Can I be given an alternative for payment via bank transfer.

Thank you very much for your cooperation.

Kind regards,
Bambang Sudiyatno

ya.mospanova@manuscript-adminsystem.com

15.00 (2
menit yang
lalu)

kepada saya

Inggris
Indonesia

Terjemahkan pesan

Nonaktifkan untuk: Inggris

Dear Bambang Sudiyatno,
Thank you for your letter.

Open our website <https://www.businessperspectives.org/index.php/journals/banks-and-bank-systems#options> and use this information:

login - bambang_sud

temporary password - @#bambang17

Kind regards,

Yaroslava Mospanova

Managing Editor | International Research Journal "Banks and Bank Systems" | LLC "CPC "Business Perspectives"

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Jum, 31 Maret 2023

Dear Bambang Sudiyatno,

Can you make a payment through the site or should I give payment details by card?

Kind regards,
Yaroslava Mospanova

Managing Editor | International Research Journal "Banks and Bank Systems" | LLC "CPC "Business Perspectives"

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Sorry, this is in the process of payment... there are still problems with the transaction, it can't be continued. So this is still being worked on.

Sabtu, 01 April 2023

Dear
Yaroslava Mospanova
Managing Editor
Journal Banks and Bank Systems

I'm sorry, even though I have tried hard to make APC payments using a credit card, I have failed to do so. For this reason, I ask for an alternative payment via bank transfer, and I will make the payment tomorrow, Monday, April 3, 2023, because banks in Indonesia are not operating on Saturday and Sunday. Please provide address information, name and account number of the beneficiary.

Thank you very much for your cooperation.

Kind regards,
Bambang Sudiyatno



ya.mospanova@manuscript-adminsystem.com

14.26 (26
menit yang
lalu)

kepada saya

Dear Bambang Sudiyatno,
Thanks for the letter!

To pay by bank transfer in EURO, please use these details

Beneficiary IBAN: UA 57 322001 00000 2620 7313 3884 55 Account No: 26207313388455 Receiver: OSTAPENKO LIUDMYLA, 40000, Ukraine, reg. Sumska, c. Sumy, ln. Grigoriia Skovorodi, build. 10
--

Account with Institution

Bank: JSC UNIVERSAL BANK
City: KYIV, UKRAINE
Swift code: UNJSUAUKXXX

Details of the payment



It is very important to correctly indicate payment details. Choose the right option depending on who is sending you the payment:

- if the sender is an individual, this is a private transfer,
- if the sender is a legal entity, this is an honorarium.

Please don't forget to take into account the commission when paying

Please, make payment as soon as possible. State in the SUBJECT of TRANSFER that this is a "PRIVATE TRANSFER". Please don't mention in transfer papers that these are commercial service matters, so a considerable amount of unnecessary paperwork can be omitted. If the transfer is sent from the legal body, please indicate the "HONORARIUM" in the SUBJECT OF PAYMENT line.

Please, inform us by e-mail about the name of the SENDER of the transfer.

Please send me the confirmation as soon as the payment is made.

Senin, 03 April 2023.

Dear

Yaroslava Mospanova

Managing Editor

Journal Banks and Bank Systems

I have made an APC payment of 695 euros on Monday, April 03, 2023 according to your command:

Beneficiary

IBAN: UA 57 322001 00000 2620 7313 3884 55

Account No: 26207313388455

Receiver: OSTAPENKO LIUDMYLA, 40000, Ukraine, reg. Sumska, c. Sumy, In. Grigoriia Skovorodi, build. 10

Account with Institution

Bank: JSC UNIVERSAL BANK

City: KYIV, UKRAINE

Swift code: UNJSUAUKXXX

The proof of payment is attached.

Thank you very much for your cooperation.

Kind regards,

Bambang Sudiyatno

MA5257_paper for proofreading before publication

Eksternal

Kamis, 06 April 2023



ya.mospanova@manuscript-adminsystem.com

15.50 (3 jam
yang lalu)

kepada saya

Dear Bambang Sudiyatno,
Hope you are doing well!

Attached you'll find a paper for proofreading before publication. Please check the text of your article and correct mistakes (if any). For all corrections, please indicate them in the attached file. Please, return proofs during the next 2 days.

Pay attention that proofreading includes only changes to the paper's title, list of authors, or scientific errors that the publishing team will consider and further approve. The publisher is not responsible for the errors resulting from the authors' oversight. We reserve the right to make the final decision regarding the style and size of the figures.

Would you please send us ORCID identifier of Cahyani Nuswandari?

I look forward to hearing from you soon.

Kind regards,

Yaroslava Mospanova

Managing Editor | International Research Journal "Banks and Bank Systems" | LLC "CPC "Business Perspectives"

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Jum'at, 07 April 2023

Dear

Yaroslava Mospanova

Managing Editor

Journal Banks and Bank Systems

I inform you that the manuscript with the title: "**The relationship between profitability and capital buffer in the Indonesian banking sector**" has been revised according to your directions.

I also inform you that Cahyani Nuswandari's ORCID ID is: <https://orcid.org/0009-0008-0978-0804>

Thank you very much for your cooperation.

Kind regards,

Bambang Sudiyatno

MA5257: Manuscript is Agreed for Publication

Eksternal

Jum'at, 07 April 2023.



Manuscript Administration System

17.19 (4 jam
yang lalu)

kepada saya

Dear Bambang Sudiyatno,
The manuscript The Relationship between Profitability and Capital Buffer in the Indonesia Banking Sector submitted to Banks and Bank Systems is agreed for publication on 07.04.2023



Date: 29.03.2023

Bambang Sudiyatno
PhD, Associate Professor,
Faculty of Economics and Business,
Department of Management,
University of Stikubank,
Indonesia

ACCEPTANCE LETTER

Dear Bambang Sudiyatno,

We are pleased to inform you that your paper “The relationship between profitability and capital buffer in the Indonesia banking sector” co-authored with Gregorius N Masdjojo, Cahyani Nuswandari and Titiek Suwarti has been double-blind peer-reviewed and accepted for publication in the international journal “Banks and Bank Systems”, which is scheduled to be published in Volume 18, Issue 2, 2023.

With cordial regards,

Yaroslava Mospanova

Managing Editor
International research journal
“Banks and Bank Systems”

E-mail: ya.mospanova@businessperspectives.org