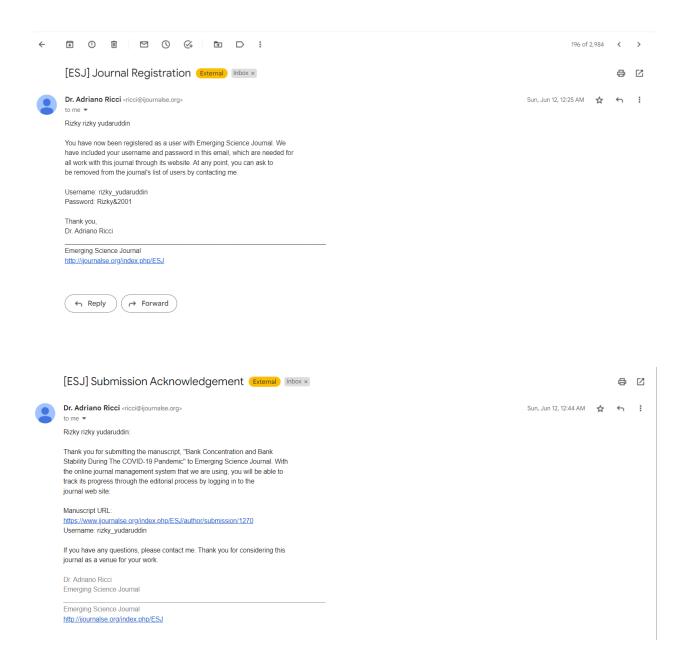
KOREPONDENSI





Office ESJ <office@ijournalse.org>

Dear Dr. Yudaruddin,

We have reached a decision regarding your submission to Emerging Science Journal, "Bank Concentration and Bank Stability During The COVID-19 Pandemic"

Our decision is to: Revision Required.

Please consider reviewer's comments, and revise that as soon as possible. If you do not submit the revision file, the article will be withdrawn within 20 days.

When you revise your manuscript please highlight the changes you make in the manuscript by using the track changes mode in MS Word or by using bold or colored text

** Please upload the revised version into your user home> Review tab> Author Version.

Editor: Dr. Omid A. Yamini Editor@ijournalse.org

Reviewers' Comments:

Reviewer #1:

The topic is interesting and important. However, there are several key areas that need more work prior to publication. I have summarized the required changes in the hope that the feedback will be useful to you as you update the paper. I am not able to consider your manuscript for publication at the present time, but I hope you will consider the feedback provided by the following suggestions to revise your manuscript and re-submit.

- 1- The authors should ask the help of native English speaking proof reader, because there are too many typo and linguistic mistakes that should be fixed.
- 2- More suitable title should be selected for the article.
- 3- Abstract to modify: the abstract should contain Objectives, Methods/Analysis, Findings, and Novelty /Improvement. It is suggested to present the abstract in one 200 words paragraph.
- 4- The introduction is poorly written and it does not properly refer to previously published studies. The authors need to carefully review the published literature, identify the gaps in the literature, and propose their approach to fill the gap.
- 5- A flowchart should be added to the article to show the research methodology.
- 6- Research methodology is poorly presented. In this section the method of research should be expressed step by step.
- 7- Do not use "However, [8, 11] showed that....", "[16] showed that the....", etc. phrase into the literature review. Authors should cite the references properly. For example: Before: [16] showed that the ..

After: Caballero & Simsek (2009) showed that the .

- $\ensuremath{\mathrm{8}\text{-}}$ This raises some concerns regarding the potential overlap with the authors' previous works. The authors should explicitly state the novel contribution of this work, the similarities and the differences between this work and their previous publications.
- $\ensuremath{\mathsf{9}}\text{-}\xspace$ It is suggested to present some of the results of the study as charts and graphs.
- 10- Much more explanations and interpretations should be added for the result, which are not enough.

result, which are not enough.

11- It is suggested to compare the results of the present study with previous studies and analyze their results completely.

Reviewer #2:

The main concern about the manuscript is its contribution to knowledge. It is expected that a critical gap analysis will be done in the introduction section to justify the necessity of doing this piece of research. It is partially done by the authors but it should consider all aspects of the problem including assumptions, limitations and constraints, pros and cons, and relative merits to the other publicly available studies and proposals.

- Please check the English language of the article.
- The research contributions of the paper should be articulated more clearly. The abstract is not representative of the content and contributions of the paper. The abstract does not seem to properly convey the rigor of research.
- Aside from the aim stated in the title, the research gap and the goals of the research are not specified which leads to the reader missing the significance of the research.
- The discussion section needs to be described scientifically. Kindly frame it along the following lines:
- i. Main findings of the present study;
- ii. Comparison with other studies;
- iii. Implication and explanation of findings;
- iv. Strengths and limitations.
- Conclusion:
- Update the conclusion to include the newly formulated theoretical contributions;
- ii. Mention the limitations of the study and prospects for future research;
- iii. Summarize the key results in a compact form and re-emphasize their significance;
- iv. Summarize how the article contributes to new knowledge in the domain.

Technical Editor Comments:

- About 18 percent similarity has been detected with a reference, which is not acceptable. I would ask you to re-paraphrase all sentences or paragraphs which have been copied from other resources or previous published articles. The structure of this article is very similar to the following article, the authors should completely change this structure. If the revise is not suitable, the article will not be accepted:

 $\underline{https://www.businessperspectives.org/index.php/component/zoo/the-impact-of-covid-19-on-bank-stability-do-bank-size-and-ownership-matter and the results of the results$

- You can use "iThenticate Plagiarism Check" service to control this issue. We propose that you use this service at https://www.euhera.org/additional-services/ or other similar websites.
- If one of the referees has suggested that your manuscript should undergo English revisions, please address this issue during revision. We propose that you use one of the editing services listed at https://www.euhera.org/language-editing-services/ or have your manuscript checked by a native English-speaking colleague.

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