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Mon, Sep 5, 2022, 5:09 PM ☆

Dear Authors,

Greetings from the Hong Kong Journal of Social Sciences. Thank you very much for submitting your manuscript to the Hong Kong Journal of Social Sciences.

Your paper has been reviewed by 2 independent experts. Having considered the reviews, we have reached a decision regarding your submission.

Our decision is to: Revision Required.

We are pleased to inform you that the paper has been provisionally accepted for publication subject to minor revisions being made in response to the reviewers' comments given below.

If you want to publish in Hong Kong Journal of Social Sciences, No. 60 Autumn/Winter 2022, you need to send the following to the editorial office by e-mail at the following address: mailbox@hkjoss.com :

1. The article strictly formatted according to the template recommendations for authors and correct the article on the reviewers' recommendations, see <http://hkjoss.com/docs/template.doc> . All revisions should be highlighted in the article.
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Reviewers' Comments:

The reviewers recommend you:

1. The abstract should contain Purpose/Objectives, Methods/Analysis, Findings, and Novelty /Improvement. It is suggested to present the abstract in one 150-250 words paragraph.
2. The Conclusion 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
 - v. Conclusion, recommendation, and the line of future research.
3. Please retain only the most recent references, preferably those published in 2016-2022.

Please consider the reviewer's comments, and revise that as soon as possible.

Deadline for providing revised article and payment: September 14, 2022.
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The Hong Kong Journal of Social Sciences wishes to inform you that our journal is Q4 (General Social Sciences).

If you have any questions, please do not hesitate to contact us.
We thank you!

Sincerely,
Editor-in-Chief
Prof. Luo Jinyi
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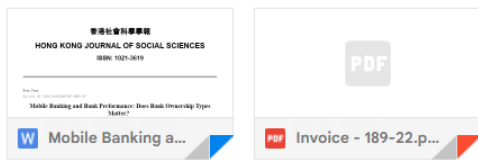
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----- Original Message -----
Subject: Paper Submission
Date: 2022-08-18 06:05
From: Hong Kong Journal of Social Sciences <admin@hkjoss.com>
To: mailbox@hkjoss.com

Title of your paper: **Mobile Banking and Bank Performance: Does Bank Ownership Types Matter?**
Corresponding Author's Email Address: rizky.yudaruddin@feb.unmul.ac.id
Author(s): Ardi Paminto; Rizky Yudaruddin; Yanzil Azizil Yudaruddin; Dadang Lesmana;
Keywords: **mobile banking**, **bank ownership**, **bank profitability**, **bank stability**

Abstract: In Indonesia, **mobile banking** users and transactions continue to increase. Regulators and banks anticipate that digitalization will improve **banking performance** and financial stability. In contrast to technology-based financial services or FinTech, the digitization of **banking** services in Indonesia is considered somewhat tardy. FinTech, which offers digital services, is a threat to banks. The purpose of this study is to investigate the influence of **mobile banking** on **bank performance** in Indonesia. In addition, this study investigates whether **bank ownership** influences the **performance-enhancing effects of mobile banking**. To test the hypothesis, a dynamic panel data analysis approach with a two-step GMM system is utilized. In Indonesian **banking**, **mobile banking** significantly improves **bank profitability** and stability. These results are more significant for private banks. Moreover, digitalization is crucial in the **banking** sector, particularly with the adoption of **mobile banking**, because it encourages banks, particularly private banks, to perform better than those that do not use **mobile banking**.

2 Attachments • Scanned by Gmail ⓘ



Rizky Yudaruddin <rizky.yudaruddin@feb.unmul.ac.id>
to mailbox ▾

Sep 11, 2022, 8:13 AM ☆ ↶

Dear Editor-in-Chief
Prof. Luo Jinyi

First of all, we would like to thank anonymous referees and the Editor of the journal for their careful reading of our paper and useful comments. We are very grateful for the suggestions, as they have helped improve the worth of our paper considerably. We have tried to respond to them and incorporate them as best as we could. It should be noted that all of the comments we took were positive and have revised the paper accordingly.

Second, we have completed the payment of the article processing charge (Appendix).

Thank you for your consideration. I look forward to hearing from you at your earliest convenience. Please address all correspondence to rizky.yudaruddin@feb.unmul.ac.id

Sincerely,

Rizky Yudaruddin

Department of Management, Faculty of Economics and Business, Mulawarman University,
Dekanat Office, Jl. Tanah Grogot No 1, Samarinda.
Samarinda (75117), Indonesia.

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Sep 12, 2022, 4:47 PM ☆ ↵

Dear Authors, Thank you for your revision and payment. We have received everything. We are satisfied with the revisions of the article.
Thank you very much for your support of open access publishing.

Your article will be published in Vol. 60 Autumn/Winter, 2022 Hong Kong Journal of Social Sciences at the end of November.

Yours sincerely,

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