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to me
29-Aug-2022

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01-Oct-2022

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Manuscript ID MF-04-2022-0167.R1 entitled "Bank lending during the COVID-19 pandemic: Do alliances and digit reviewed. The comments of the reviewers are included at the bottom of this letter.

The referees recommended Accept and Revision. I am inviting a Revision. Please address each point raised by

One significant point is the point raised by the referee that was not addressed at all. The referee was upset and I comply with their suggestions or explain why to comply with their suggestion would be wrong, irrelevant, or imprac manuscript.

Also, the English and presentation have improved. However, it still needs some work. I am disinclined to consider

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Editor, Managerial Finance
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Referees' Comments to Author:

Referee: 1

Recommendation: Minor Revision

Comments:
Please see the referee report attached.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: The substa properly addressing the comments I raised in the previous round (which were simply neglected by the authors)

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their findings the authors should potentially include additional macroeconomic controls.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together

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6. Quality of Communication: Does the paper clearly express its case, measured against the technical language paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: Written e) improvements.

Referee: 2

Recommendation: Accept

Comments:

Thanks for revising the manuscript and address all of my suggestions.

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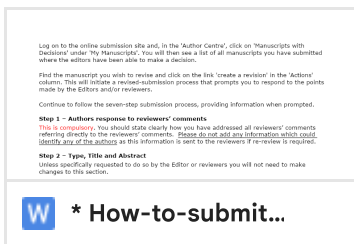
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