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From: Cogent Business and Management <em@educationmanager.com>

Date: Sen, 4 Apr 2022 11:14

Subject: 210398573 (Cogent Business & Management) A revise decision has been made on your submission

To: Felisitas Defung <fdefung.unmul@gmail.com>

Ref: COGENTBUSINESS-2021-1495
210398573

Economics Freedom on Bank Stability and Risk-Taking in Emerging Economy; Indonesian Case study
Cogent Business & Management

Dear Felisitas Defung,

Thank you for your patience following your submission to Cogent Business & Management. Your manuscript entitled "Indonesian Case study", has now been reviewed.

It has been decided that your manuscript will require a major/minor revision before publication. Reviewer comments are attached to your submission. The deadline for this revised submission is **May 04, 2022**. If you do not wish to carry out this revision, and would prefer to withdraw your submission, please contact us on peerreview@journals.tandf.co.uk.

However, we encourage you to proceed with revising your manuscript. Please provide an editable word document to peerreview@journals.tandf.co.uk and log in. You will see an option to revise alongside your submission at <https://www.tandfonline.com/submit/journal-forms?submissionId=210398573&step=1> and log in. You will see an option to revise alongside your submission.

Please ensure you include the following elements in your revised submission/Please check the attachment for information on how to submit your revision, please contact us on OABM-peerreview@journals.tandf.co.uk where a member of our editorial board.

I look forward to receiving your revised manuscript.

Best wishes,
David McMillan
Senior Editor
Cogent Business & Management

Comments from the Editors and Reviewers:



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Reviewer 1: No

Title, Abstract and Introduction – overall evaluation
Reviewer 1: Sound with minor or moderate revisions

Methodology / Materials and Methods – overall evaluation
Reviewer 1: Sound

Objective / Hypothesis – overall evaluation
Reviewer 1: Sound

Figures and Tables – overall evaluation
Reviewer 1: Sound

Results / Data Analysis – overall evaluation
Reviewer 1: Sound

Interpretation / Discussion – overall evaluation
Reviewer 1: Sound with minor or moderate revisions

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

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



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Compliance with Ethical Standards – overall evaluation
Reviewer 1: Sound

Writing – overall evaluation
Reviewer 1: Sound

Supplemental Information and Data – overall evaluation
Reviewer 1: Not applicable

Comments to the author
Reviewer 1: Dear authors,

I have several recommendations.

Minor:

1. Use the IMRaD structure.
2. Conclusions: clearly highlight future ways of research, the limitations of the study, and do not use references at

Major:

1. Relevant studies: 15 references is not enough. Use 30 references at least.
2. Methods: define the methodological steps that were used, as well as the benefits and disadvantages of each m
3. The typical discussion is missing. Compare your results to similar studies.

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Methodology / Materials and Methods – overall evaluation
Reviewer 2: Sound

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Objective / Hypothesis – overall evaluation
Reviewer 2: Sound with minor or moderate revisions

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Figures and Tables – overall evaluation
Reviewer 2: Sound

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Results / Data Analysis – overall evaluation
Reviewer 2: Sound

Labels

Interpretation / Discussion – overall evaluation
Reviewer 2: Outstanding

Conclusions – overall evaluation
Reviewer 2: Sound

References – overall evaluation
Reviewer 2: Sound

Compliance with Ethical Standards – overall evaluation
Reviewer 2: Sound

Writing – overall evaluation
Reviewer 2: Sound

Supplemental Information and Data – overall evaluation
Reviewer 2: Sound



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Reviewer 3: Yes

Title, Abstract and Introduction – overall evaluation
Reviewer 3: Sound with minor or moderate revisions

Methodology / Materials and Methods – overall evaluation
Reviewer 3: Sound with minor or moderate revisions

Objective / Hypothesis – overall evaluation
Reviewer 3: Sound

Figures and Tables – overall evaluation
Reviewer 3: Sound with minor or moderate revisions

Results / Data Analysis – overall evaluation
Reviewer 3: Sound

Interpretation / Discussion – overall evaluation
Reviewer 3: Sound

Conclusions – overall evaluation
Reviewer 3: Sound

References – overall evaluation
Reviewer 3: Sound



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Reviewer 3: Sound

Comments to the author

Reviewer 3: The idea is well conceived. The authors have made a genuine attempt to address the area. The litera improving the arguments and justifications. The methodology is sound and reported results are appropriately add grammatical and contextual errors need correction.

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3 Attachments • Scanned by Gmail

Cogent Business & Management
Economics Freedom on Bank Stability and Risk-Taking in Emerging Economy: Indonesian Case Study

Full Title	Economics Freedom on Bank Stability and Risk-Taking in Emerging Economy: Indonesian Case Study
Manuscript Number	COGENTBUSINESS-2021-1495
Article Type	Research Article
Keywords	Economics Freedom, Financial Stability, Bank, Economic
Manuscript Classification	ISSN 1 Economics, 50.6 Business, Management and Accounting, 50.6.14 Strategic Management
Abstract	This paper examines the effect of economic freedom on financial stability across banking industry in Indonesia. Using substance panel data of Indonesian banks, the effect of economic freedom to financial stability is estimated using GMM approach covering the period of sample from 2004 to 2019. The analysis is conducted by regressing the main model of economic freedom on financial stability, measured by ZSCORE, which includes all sample banks in the first stage. This study also explains the effect base on different ownership type and size of the bank in the second and third stage respectively. In addition, non-economic rate, bank size, efficiency, liquidity and business diversification, are included as control variable. The results

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PEER REVIEW CHECKLIST

FIRST READ-THROUGH

It is clear what the authors want to communicate and the direction of the manuscript?

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Economics Freedom on Bank Stability and Risk-Taking in Emerging Economy: Indonesian Case Study

Felisitas Defung, Rizky Yudaruddin
Faculty of Economics and Business, Mulawarman University

Abstract
This paper examines the effect of economic freedom on financial stability across banking industry in Indonesia. Using substance panel data of Indonesian banks, the effect of economic freedom on financial stability is estimated using GMM approach covering the period of analysis from 2004 to 2019. The analysis is conducted by regressing the main model of economic freedom on financial stability, measured by ZSCORE and ZFC, which include all sample banks in the first stage. This study also explains the effect base on different ownership type and size of the bank in the second and third stage respectively. In addition, non-economic rate, bank size, efficiency, liquidity and business diversification, are included as control variable. The results

Manuscript - Cog..

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Congratulations!