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Sender: [jhoni sinaga](#)
Send Time: 2023-01-30 14:52
Receiver: [ijsss](#)
cc:
Subject: Paper Submission

Dear Managing Editor,

After getting through your international journal information, I decide to submit our paper to be published in your journal, Applied Finance and Accounting (AFA). I do realize that yours is professional.

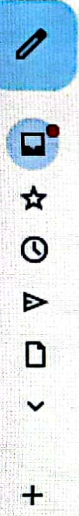
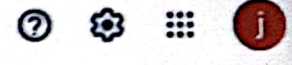
I am looking forward to receiving your reply.

Very kind regards,
Jhonni Sinaga

Reply Forward



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109 of 2.5% < >

jhonni sinaga <jhonisinaga68@gmail.com>
to Applied

Thu, Feb 9, 1:51 PM

Dear Managing Editor,

Yes ..., We do intend to submit our paper to Applied Finance and Accounting (AFA) to be published in.

Very kind regards,
Jhonni Sinaga

On Tue, Feb 7, 2023 at 8:13 PM Applied Finance and Accounting <afa@redfame.com> wrote:

Dear Jhonni Sinaga,

I received an email forwarded by Angelia Evelyn and I just want to confirm with you, are you intending to submit to our journal?

Best Regards,

Angelia Evelyn
Editorial Assistant
Applied Finance and Accounting

very kind regards,
Jhonni Sinaga



Applied Finance and Accounting
to me

Feb 9, 2023, 3:58 PM

Dear Jhonni Sinaga,

Thank you for the submission of your paper to our journal. It fits the journal's focus and scope. And the similarity index (checked by iThenticate) is 8% which is meet the journal's criteria.

Therefore, your paper has passed the preliminary review. It has been assigned to a peer review.

We use a double-blind system for peer reviews. The paper will be peer-reviewed by at least two experts. The review process may take two to four weeks. We will inform you of our decision and the comments of reviewers as soon as possible.

...

(no subject) Inbox x

Journal of Applied Finance & Banking <submjafb@scienpress.com>
to me

Sun, Feb 5, 4:57 AM

Dear Dr. Jhonni Sinaga,
I hope you are doing well.

I am pleased to inform you that your manuscript titled:
"Internal and External Determinants of Risk Based Capital"
has been accepted for publication in the Journal of Applied Finance & Banking after revision and resubmission to the Editor.

- Please find below the review for your paper.
- Please find also attached the JAFB style for your final paper preparation.

You should send the revised manuscript to me by the 20th of February, 2023, to continue with the typesetting and layout of the pages.

Best regards
Anna-Sofia

Anna-Sofia Korolis - Executive Editor
Scientific Press International Ltd.

Reviewer's comments:

Summary:

1. The paper is well documented.
2. The paper is publishable in principle after some revisions.
3. The methods and analysis used are relevant to the problem at hand.
4. The data are sufficient to support the paper for publication.

Major issues:

1. The paper needs to follow the format of the JAFB style for tables, references, figures, and text.
2. The numbering of equations is not correct.
3. The references cited in the text need to be at the references section and the opposite. The references that are not cited in the text have to be removed from the references paragraph.
4. Place the below reference into the Reference Paragraph.

Francis and Osborne (2010) stated...

5. Make the necessary corrections in the references

Cummins (1995) proposed that... (must be written et al.)

Lazam (2012) discussed... (must be written et al.)

Coporale, et al., 2017). (Wrong spelling)

Judge (1982) stated..., Based on Judge (1982) ..., by Judge (1982) using Random... (must be written et al.)

6. Place the below reference into the text in the appropriate location.

3. Born, Patricia H. (2001): Insurer Profitability in Different Regulatory and Legal Environments; Journal of Regulatory Economics; Vol. 19, No. 3, pp. 211 – 237. (must be placed this reference into the text in the approximate location).

10. De Haan, L. and Jan Kakes (2010): Are non-risk Based Capital Requirements for Insurance Companies Binding, Journal of Banking and Finance, Vol. 34, pp. 1618 – 1627. (must be placed this reference into the text in the approximate location).

10. De Haan, L. and Jan Kakes (2010); Are non-risk Based Capital Requirements for Insurance Companies Binding, *Journal of Banking and Fianance*, Vol. 34, pp. 1618 – 1627. (must be placed this reference into the text in the approximate location).
11. Dohmen, T., Huffman, D., Schupp, J., Falk, A., Sunde, U., and G. G. Wagner (2011); Individual Risk Attitudes: Measurement, Determinants, and Behavioral Consequences, *Journal of the European Economic Association*, Vol. 9, No. 3, pp. 522 – 550. (must be placed this reference into the text in the approximate location).
12. Dumicic, K; Bregar, L.; and Berislav Zmuk (2014), Statistical Methods Use in Small Enterprises: Relation to Performance, *Business Systems Research* Vol. 5 No. 3, pp. 37 – 48. (must be placed this reference into the text in the approximate location).
17. Haynes, J. (1895); Risk as an Economic Factor; *The Quarterly Journal of Economics*, Vol. 9, No. 4, pp. 409-449.
18. Johnson, P.; Leamer, E. and J. Leitzinger (2017); Statistical Significance and Statistical Error in Antitrust Analysis; *Antitrust Law Journal*, Vol 81, pp. 641 – 666.
21. Manurung, Adler H. and D. Budiastuti (2019); *Research Method: Accounting, Investment, Finance and Management*, PT. Adler Manurung Press, Jakarta
25. Peleckienea, V., and K. Peleckisa (2014); Solvency II Assumptions for Increasing The International Competitiveness of EU Insurance Industry, *Procedia - Social and Behavioral Sciences*, Vol.110, pp. 822 – 831.

Minor issues:

Grammatical, typos and punctuation errors will be corrected in the revised version of the paper.

Recommendation:

Revise and Resubmit

To be published after the author(s) have undertaken the above changes.

The paper is accepted for publication after being revised per the review recommendations and resubmitted to the Executive Editor using the attached style.

[Message clipped] [View entire message](#)

Title First Line

First author's name¹, Second author's name² and Third author's name³

Abstract

The paper must have abstract not exceeding 200 words.

JEL classification numbers: xxxxx

Keywords: xxxxx, xxxxx, Schwarz's inequality, Triangle inequality

1. Introduction

This is the text of the introduction. This document can be used as a template for doc file. You may open this document then type over sections of the document or cut and paste to other document and then use adequate styles. The style will adjust your fonts and line spacing. Please set the template for A4 paper (14 x 21.6 cm). For emphasizing please use italics and do not use underline or bold. Please do not change the font sizes or line spacing to squeeze more text into a limited number of pages.

2. Preliminary Notes

2.1 Sub paragraph One

2.1.1 Sub paragraph Two

Definition 2.1 *This is a text of a definition.*

¹ Affiliation of the first author. e-mail:

² Affiliation of the second author. e-mail:

³ Affiliation of the third author. e-mail:

$$ax + by + c = 0$$

3. Main Results

These are the main results of the paper.

Sections and subsections should be numbered as 1, 2, etc. and 1.1, 1.2, 2.1, 2.2 respectively.

Capital letters should be used for the initial letter of each noun and adjective in the section titles, the section and subsection should be formatted as left, bold, times new roman, and 15pt font size. For subsection (left, bold, times new roman, and 14pt), the initial letter of first word should be capitalized. And also similarly for other sub-subsections (left, bold, times new roman, and 12pt).

4. Advantages

Your text goes here.

4.1.1 Cost

Your text goes here.

Theorem 3.1 *This is a text of a theorem.*

$$ax^3 + bx^2 + cx + e = 0 \tag{1}$$

Lemma 3.2 *This is a text of a lemma.*

5. Labels of figures and tables

A figure or photo should be labeled with "Figure" and a table with "Table". It must be assigned with Arabic numerals as a figure or a table number; the figure number and caption should be placed below the figure as shown in Figure 1. The first letter of the caption should be in capital letter. The table number and caption should be placed on top of the table as shown in Table 1.

Table 1: Please write your table caption here and the table below the caption; First line of table should be bolt

First	Second	Third
45.09	35.00	35.00
45.09	35.00	35.00
45.09	35.00	35.00

Figures and tables should be placed in the middle of the page between left and right margins. Reference to the figure in the text should use "Figure". In the final formatting of your paper, some figures may have to be moved from where they appeared in the original submission. Figures and tables should be sized as they are to appear in print. Figures or tables not correctly sized will be returned to the author for reformatting.

Figure 1: Please write your figure caption here and the figure above the caption; title in bold

6. Reference citations

The references shall be cited in the text using the author-date style, as follows: (Surname, Year); (Surname and Surname, Year).

Examples: The shear strength of the soil is estimated with relevant methods (Terzaghi, 1967) and other non-relevant methods (Campbell and Campbell, 2020).

All cited references shall be available at the references paragraph, and the opposite; i.e. references that are not cited in the text should not appear in the references paragraph.

7. Conclusion

Your text goes here.

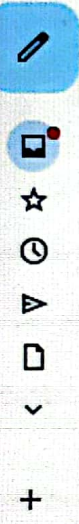
ACKNOWLEDGEMENTS. This is a text of acknowledgements.

References

- [1] Author 1, A.B., Author 2, B.C. and Author 3 E.F. (1985). Title of paper. Journal name, Volume number, Issue number, pp. 147 - 169.
- [2] Alex, C. (1999). Optimal Hedging. Transactions, 57(2), pp. 2039 - 2058.
- [3] Author surname, initial. (Year). Title of the paper. Proceedings of the conference name, Volume number, Issue number, p. 14.
- [4] Green, S.G and Lane, R. (1990). Mean Reversion. NBER Working Paper W27.
- [5] Author 1, A.B. and Author 2, C.D. (2010). Title of the book. Wiley, New York.
- [6] Bodie, Z., Kane, A. and Marcus, A.J. (2008). Investments. Seventh edition, McGraw-Hill, New York.
- [7] Journal of Applied Medical Sciences (2020). http://www.scienpress.com/journal_focus.asp?Main_Id=71



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Dear Dr. Jhonni Sinaga, I hope you are doing well. I am pleased to inform you that your manuscript titled: "Internal and External Determinants of Risk Based Cap

jhonni sinaga <jhonisinaga68@gmail.com>
to Journal

Fri, Feb 10, 1:05 PM

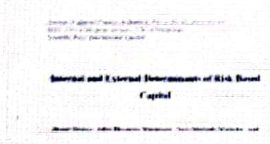
Dear Executive Editor,

I have got through your recommendation and now I resubmit our paper directly to you. This revised paper has followed your recommendation one by one as well. It is hoped that our paper has met the given requirements. The edited paper file is attached.

As advised by Prof. Adler Haymans Manurung, we have only USD 100 for the fee payment. Please kindly let us have a Letter of Acceptance (LoA) in which we may know the paper has been accepted to be published, when our paper will be published, to which account we may pay the fee (using paypal).

Very kind regards,
Jhonni Sinaga

One attachment • Scanned by Gmail





jhonni sinaga

Fri, Feb 10, 1:29 PM

Dear Executive Editor, I resend the edited paper again as I see in the previous attatchment there is the missing reference number at the bottom of the last page



Journal of Applied Finance & Banking <submjafb@scienpress.com>

Fri, Feb 10, 3:20 PM

to me

Dear Dr. Jhonni Sinaga,

Thank you for your submitted paper.

I confirm that we will use the last version of your paper.

Also, I would like to inform you that for the paper to be published and processed, you need to pay a fee of \$300 USD.

You can pay either by visiting our website via Pay Pal,

<https://www.scienpress.com/paypalnew.asp>

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subjafb@scienpress.com

to me

Sun, Feb 12, 5:34 AM

Dear Dr. Jhonni Sinaga,
Thank you for your email.

I confirm that we have received your payment.
Your paper will be uploaded within three (3) working days.

Best regards
Anna-Sofia

Anna-Sofia Korolis - Executive Editor
Scientific Press International Ltd.
www.scienpress.com



From: ihonni sinaga <ihonisinaga68@gmail.com>