

CORRESPONDENT REF jOURNAL

The screenshot displays a Gmail inbox on a desktop browser. The browser's address bar shows the URL `mail.google.com/mail/u/0/?hl=id#search/Robin`. The Gmail interface includes a left sidebar with navigation options like Mail, Chat, Spaces, and Meet. The main area shows search results for 'Robin', with filters for 'Email', 'Percakapan', and 'Ruang'. The results list several emails, including 'Article Processing Charges [REF]: ...', 'Soft Reminder: Galley Proofs [REF: ...]', and 'Article Acceptance [REF]: Third p...'. The Windows taskbar at the bottom shows the date as 01/12/2023 and the time as 12:48.

From	Subject	Date
Marie, saya 6	Kotak Masuk Article Processing Charges [REF]: ... REF Invoice_Wa...	12 Okt
Robin, saya, Mail 7	Kotak Masuk Soft Reminder: Galley Proofs [REF: ... REF Invoice_Wa...	11 Okt
jhonni, saya 3	Fwd: Anda membayar ke kada distribution untu...	31 Jul
Robin, saya 8	Kotak Masuk RE: Galley Proofs [REF]: Third part... REF I... Aut... Au... +3	17 Mei
Robin, saya 6	Kotak Masuk Article Acceptance [REF]: Third p...	3 Mei

WhatsApp x Kotak Masuk (674) - wastam.wa x Article Acceptance [REF]: Third p x +

mail.google.com/mail/u/0/?hl=id#search/Robin/FMfcgzGslbPRNQgDdvXfZHmvNKjCwBrW

Gmail Robin

Article Acceptance [REF]: Third party funds and CAR impact on credit distribution with nonperforming loans as a moderating variable External Kotak Masuk x

Robin Butler <robin.butler@refpress.org> kepada Wastam.wahyu 5 dari 15

Sel, 21 Mar, 04:59

Inggris > Georgia > Terjemahkan pesan Nonaktifkan untuk: Inggris x

Dear Prof./Dr. Wastam Wahyu Hidayat:

Hope you are doing well and in good health and thank you very much for the submission of article entitled "Third party funds and CAR impact on credit distribution with nonperforming loans as a moderating variable" in the journal "Review of Economics and Finance", which has been approved for publication in the journal. As your article will go under normal review process to the reviewers, who can conduct review your article in a week. Our review period is seven to ten days. After the review process your article will be published on website within 20-25 days. You have to pay article processing charges before publishing. You can see our APC here: <https://refpress.org/article-processing-charges/> Upon your confirmation we will process your article for peer review by independent referees. [Please acknowledge receipt of this email.] Looking forward to receive your positive response.

with best wishes,
--
Robin Butler
Sr. Publication Manager
[Review of Economics and Finance](https://refpress.org/)
164 Wagon Lane, SOLIHULL, B92 7PA, United Kingdom

30°C Hujan ringan Search 12:49 01/12/2023

WhatsApp x Kotak Masuk (674) - wastam.wa x Article Acceptance [REF]: Third p x +

mail.google.com/mail/u/0/?hl=id#search/Robin/FMfcgzGslbPRNQgDdvXfZHmvNKjCwBrW

Gmail Robin

Review of Economics and Finance 164 Wagon Lane, SOLIHULL, B92 7PA, United Kingdom

REFPress

Wastam Wahyu Hidayat <wastam.wahyu@dsn.uharajaya.ac.id> kepada Robin 5 dari 15

Sel, 21 Mar, 09:25

Dear Mr. Robin Butler
Sr. Publications Manager
Review of Economics and Finance.
I thank you for receiving the Article and will publish it in your journal.
Thank You
Dr. Wastam Wahyu Hidayat

Wastam Wahyu Hidayat <wastam.wahyu@dsn.uharajaya.ac.id> kepada Robin

Jum, 14 Apr, 23:05

Dear Mr. Robin Butler
Sr. Publications Manager
Review of Economics and Finance.
How is the review process for my Article, waiting for the good information. Thank you
Greetings
Assoc. Prof. Dr. Wastam Wahyu Hidayat

30°C Hujan ringan Search 12:50 01/12/2023

WhatsApp x Kotak Masuk (674) - wastam.wa x Article Acceptance [REF]: Third p x

mail.google.com/mail/u/0/?hl=id#search/Robin/FMfcgZGslbPRNQGdVXfZHMvNKjCwBrW

Gmail

Robin

5 dari 15

Robin Butler <robin.butler@refpress.org> kepada saya

Inggris > Georgia > Terjemahkan pesan

Nonaktifkan untuk: Inggris x

Dear Prof./Dr. Wastam Wahyu Hidayat:

I hope this email finds you well.

Reference to your manuscript entitled **'Third party funds and CAR impact on credit distribution with nonperforming loans as a moderating variable'** for publication in the journal **'Review of Economics and Finance'**.

Please find the referees comments of your article in attachment.

Please follow the comments and send your changes according to the referees.

Looking forward to receiving your positive response.

with best wishes,

--

Robin Butler
Sr. Publication Manager
[Review of Economics and Finance](#)
164 Wagon Lane, SOLIHULL, B92 7PA, United Kingdom



30°C Hujan ringan

Search

12:50 01/12/2023

Halaman Muka Hidayat_REF-JOURNAL Wastam ...omments x

Akses ... Obrol Black Friday

Menu Beranda Edit Komentar Konversi Halaman Isi & Tanda Tangan Lindungi Alat WPS AI Bagi

Edit Konten Sisipkan Teks Tambahkan Gambar PDF ke Word PDF ke Foto Sorotan Sisipkan teks Kotak Teks Tanda Tangan PDF OCR PDF Ekstrak Teks Potong dan Sematkan Temukan dan Ganti Gulir Otomatis

Review of Economics and Finance
International double-blind open access journal
open access journal publishing in economics

Evaluation Form

Title of Manuscript: "Third party funds and CAR impact on credit distribution with nonperforming loans as a moderating variable"

Referee's Assessment (/) the appropriate box

Criterion	Excellent	Good	Fair	Poor							
Originality of the topic		✓									
Technical Quality			✓								
Importance in the Field			✓								
Style & Overall Representation		✓									
Extends the previous study			✓								
Readily Understandable		✓									
Suitability for Journal	✓										
Interesting for a Non-Expert			✓								
Adequate Illustrations or Drawings			✓								
English language				✓							
Overall the Paper is Rated	(Excellent) 10	9	8	7	6	5	4	3	2	1	Poor

Referee's Recommendations

Accept without changes

Accept with minor changes

Accept subject to revisions, as noted in comments

Reject with no resubmission

Other Specific Criticisms

Impaired style

Too long

References incorrectly presented

Typographical and Grammatical errors

Page 1 of 2

1/2

30°C Hujan ringan

Search

12:51 01/12/2023

The screenshot shows a Gmail interface on a desktop. The left sidebar contains navigation icons for Mail, Chat, Spaces, and Meet. The main inbox area displays two emails from 'Wastam Wahyu Hidayat' to 'Robin Butler'. The first email, dated May 1, 2023, at 10:35, contains a message of thanks and best regards. The second email, dated May 3, 2023, at 12:45, includes a PDF attachment titled 'Third-Distributio...'. The bottom of the screen shows a Windows taskbar with various application icons and a system clock indicating 12:53 on 01/12/2023.

WhatsApp

Kotak Masuk (674) - wastam.wai

Article Acceptance [REF]: Third p

mail.google.com/mail/u/0/?hl=id#search/Robin/FMfcgzGslbPRNQgDdvXfZHmvNKjCwBrW

Gmail

99+

Tulis

Mail

Kotak Masuk 674

Berbintang

Ditunda

Terkirim

Selengkapnya

Label +

Robin

Aktif

Universitas Himpunan Jakarta Raya

5 dari 15

Wastam Wahyu Hidayat <wastam.wahyu@dsnubharajaya.ac.id> kepada Robin

Dear Mr. Robin Butler
Sr. Publications Manager, Review of Economics and Finance.

Herewith I send the Revised article (pdf, Docx), Thank you for your cooperation.
Greetings
Assoc. Prof. Dr. Wastam Wahyu Hidayat

2 Lampiran • Dipindai dengan Gmail

Third-Distributio...

Third-Distributio...

Balas

Teruskan

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12:55
01/12/2023

WhatsApp x Kotak Masuk (674) - wastam.wa x RE: Galley Proofs [REF]: Third party funds and CAR impact on credit distribution with nonperforming loans as a moderating variable x

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Gmail

Tulis

Kotak Masuk 674

Berbintang

Ditunda

Terkirim

Selengkapnya

Label +

RE: Galley Proofs [REF]: Third party funds and CAR impact on credit distribution with nonperforming loans as a moderating variable External Kotak Masuk x

Robin Butler <robin.butler@refpress.org> kepada saya

8 Mei 2023, 21:12

Inggris > Georgia Terjemahkan pesan Nonaktifkan untuk: Inggris x

Dear Prof./Dr. Wastam Wahyu Hidayat:

Title: 'Third party funds and CAR impact on credit distribution with nonperforming loans as a moderating variable'

Please find enclosed the composed version of your article and I will be grateful if you could kindly check the manuscript for any potential errors, missing lines/paragraphs, errors in figures/diagrams etc. Authors must ensure that all references are complete and accurate in accordance with the journal's instruction for author.

You are required to complete the following steps after reviewing the galley proofs of your manuscript:

Kindly ensure to return a typed list of corrections along with the corrected article within the next three days by email at robin.butler@refpress.org

- a. Corrections reported on galley proofs PDFs / PDF comments are acceptable.
- b. Please print the composed version and mark the suggestion/changes clearly, scan the corrected copy and send us via e-mail.
- c. Corrections are also acceptable through a list of corrections in MS word.

Notes about the Galley Proofs:

The enclosed galley proofs have been prepared directly from the electronic files of the manuscript you provided. However, in the transformation process, certain

30°C Hujan ringan

Search

12:58 01/12/2023

A screenshot of a Gmail interface. The left sidebar shows the 'Mail' section with a 'Tulis' (Compose) button and a list of folders: Kotak Masuk (674), Berbintang, Ditunda, Terkirim, and Selengkapnya. The main area displays an email from Robin Butler, Sr. Publication Manager at REF Press. The email text discusses the preparation of galley proofs and the conversion to PDF, mentioning potential errors and distortions. It includes contact information for Robin Butler and a link to his email address. The email is dated Wednesday, May 3, 2023, at 10:46 AM. The subject line is 'Re: Article Acceptance [REF]: Third party funds and CAR impact on credit distribution with nonperforming loans as a moderating variable'. The bottom of the screen shows a Windows taskbar with various application icons and a system clock indicating 12:58 on 01/12/2023.

WhatsApp x Kotak Masuk (674) - wastam.wal x RE: Galley Proofs [REF]: Third pa x

mail.google.com/mail/u/0/?hl=id#search/Robin/FMfcgzGsmWtVTjHNscHsgBjLgMhdklb

Gmail Robin X Filter Aktif v ? ? ? Universitas Widyagangga Jakarta Raya

99+ Mail

Tulis

Kotak Masuk 674

Berbintang

Ditunda

Terkirim

Selengkapnya

Label +

Wastam Wahyu Hidayat <wastam.wahyu@dsn.uharajaya.ac.id> kepada Robin 10 Mei 2023, 08:35

Dear. Robin Butler
Sr. Publication Manager
Review of Economics and Finance

I have made corrections, there are some things that need to be corrected, and corrections have been made, including:

1. Fig. (1). Conceptual Framework.
2. Table 1. Descriptive Statistics.
3. Tabel 2.0. Classic Assumption Tests

That's all that needs to be corrected.
Thank You
Attached is the result of the correction (Pdf. Word file)

Assoc.Prof.Dr.Wastam Wahyu Hidayat.,SE.,MM

2 Lampiran • Dipindai dengan Gmail

Hidayat_MS Revis... Hidayat_MS Revis...

Robin Butler <robin.butler@reforeass.org> 14 Mei 2023, 19:57

30°C Hujan ringan Search 12.59 01/12/2023

WhatsApp x Kotak Masuk (674) - wastam.wal x RE: Galley Proofs [REF]: Third pa x

mail.google.com/mail/u/0/?hl=id#search/Robin/FMfcgzGsmWtVTjHNscHsgBjLgMhdklb

Gmail Robin X Filter Aktif v ? ? ? Universitas Widyagangga Jakarta Raya

99+ Mail

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Sr. Publication Manager
[Review of Economics and Finance](#)
164 Wagon Lane, SOLIHULL, B92 7PA, United Kingdom

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Satu lampiran • Dipindai dengan Gmail

Author Warranty~...

Wastam Wahyu Hidayat <wastam.wahyu@dsn.uharajaya.ac.id> kepada Robin 15 Mei 2023, 15:52

30°C Hujan ringan Search 13.00 01/12/2023



