

## Review Form 1.7

Journal Name:	<b>Journal of Economics, Management and Trade</b>
Manuscript Number:	<b>Ms_JEMT_100063</b>
Title of the Manuscript:	<b>Structure, Conduct, and Performance of the Indonesian Banking Sector with Moderating Pandemic COVID-19 Towards a Sustainable Banking Business</b>
Type of the Article	

### General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<https://www.journaljemt.com/index.php/JEMT/editorial-policy> )

### PART 1: Review Comments

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p><b>Compulsory REVISION</b> comments</p> <ol style="list-style-type: none"> <li>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</li> <li>2. Is the title of the article suitable? (If not please suggest an alternative title)</li> <li>3. Is the abstract of the article comprehensive?</li> <li>4. Are subsections and structure of the manuscript appropriate?</li> <li>5. Do you think the manuscript is scientifically correct?</li> <li>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</li> </ol> <p><b>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</b></p>	<p>Yes. Partial Least Square under SEM was adopted. It estimates several models at the same time with inclusion of direct and indirect effects as well as moderating variables in the testing equations.</p> <p>Yes. But .... Towards a Sustainable Banking Business In the manuscript, any empirical results are related to "Sustainable"? any definitions of "sustainable" is given? Is it ok without "sustainable"??</p> <p>Yes.</p> <p>Yes. But in the section of Introduction, the subsection numbers such as 2.12, 2, 2.2.1.... are confusing. Why 2.12 is set under 3. Performance, for example. What is relationship between 2.12 and 2.2.1?</p> <p>Yes.</p> <p>Yes.</p>	
<p><b>Minor REVISION</b> comments</p> <ol style="list-style-type: none"> <li>1. Is language/English quality of the article suitable for scholarly communications?</li> </ol>	The author(s) had better have the manuscript proofread by a professional proof-reader.	
<p><b>Optional/General</b> comments</p>	In figure 2, it is not clear of the differences in the colours, green and blue, that represent. More descriptions about the SEM, theory of the multicollinearity Testing and so on should be discussed. Why moderating variables are needed? What is CR? Also, how to collect the data?	

### PART 2:

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p><b>Are there ethical issues in this manuscript?</b></p>	(If yes, Kindly please write down the ethical issues here in details)	

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