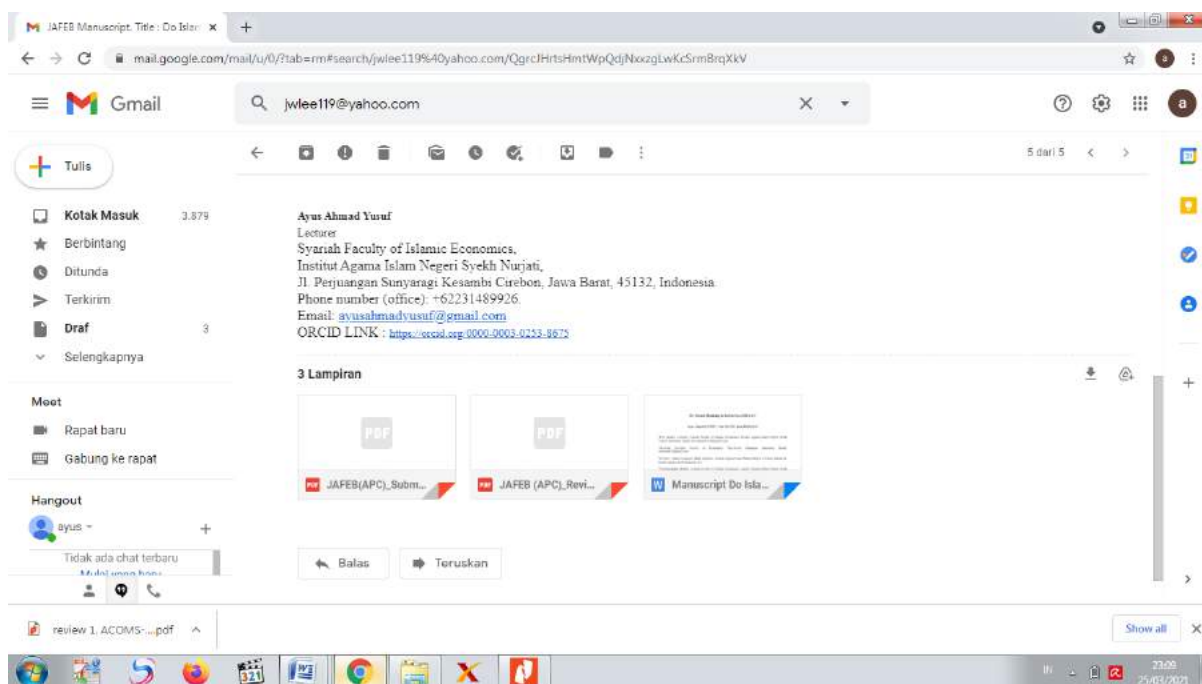
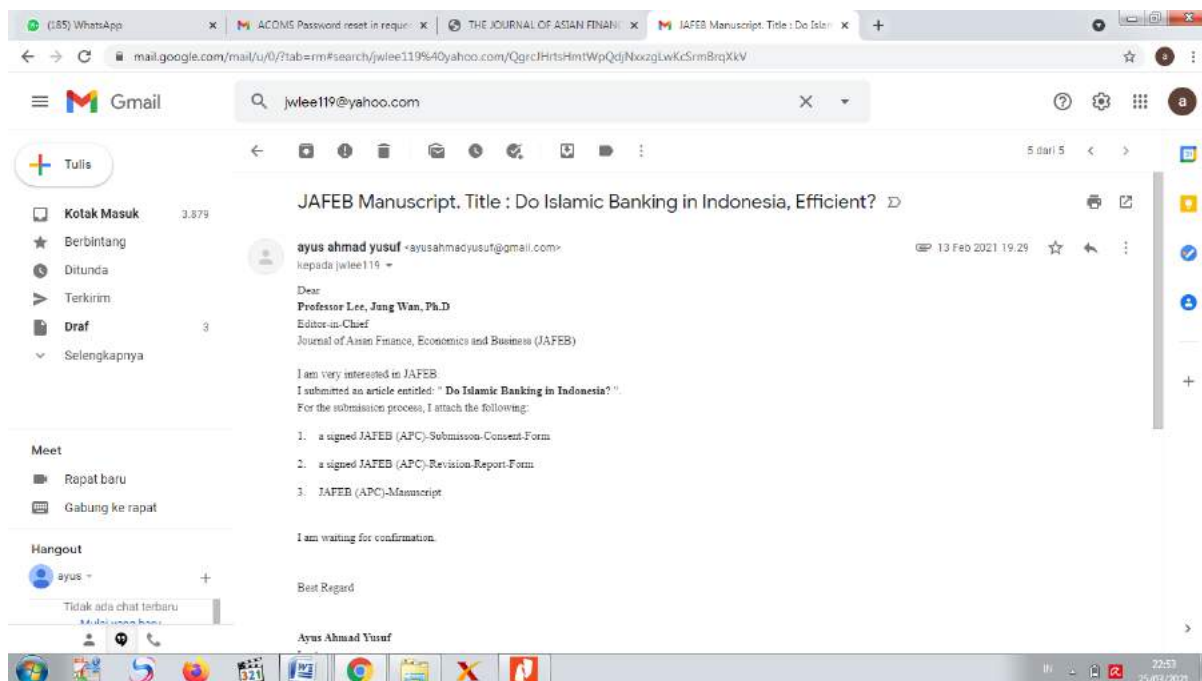
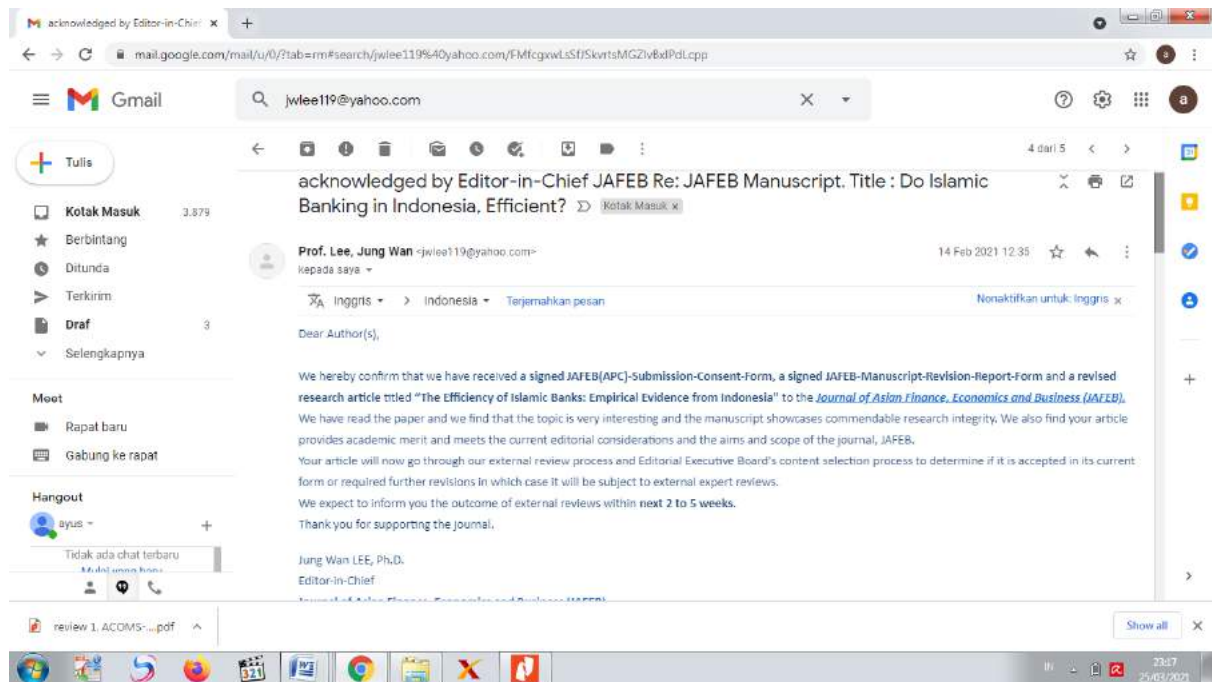


Korespondensi Pengiriman dan Penerimaan Naskah

13 Februari 2021 (Pengiriman Naskah)



14 Februari 2021 (Acknowledged by Editor-in-Chief Jafeb Re)

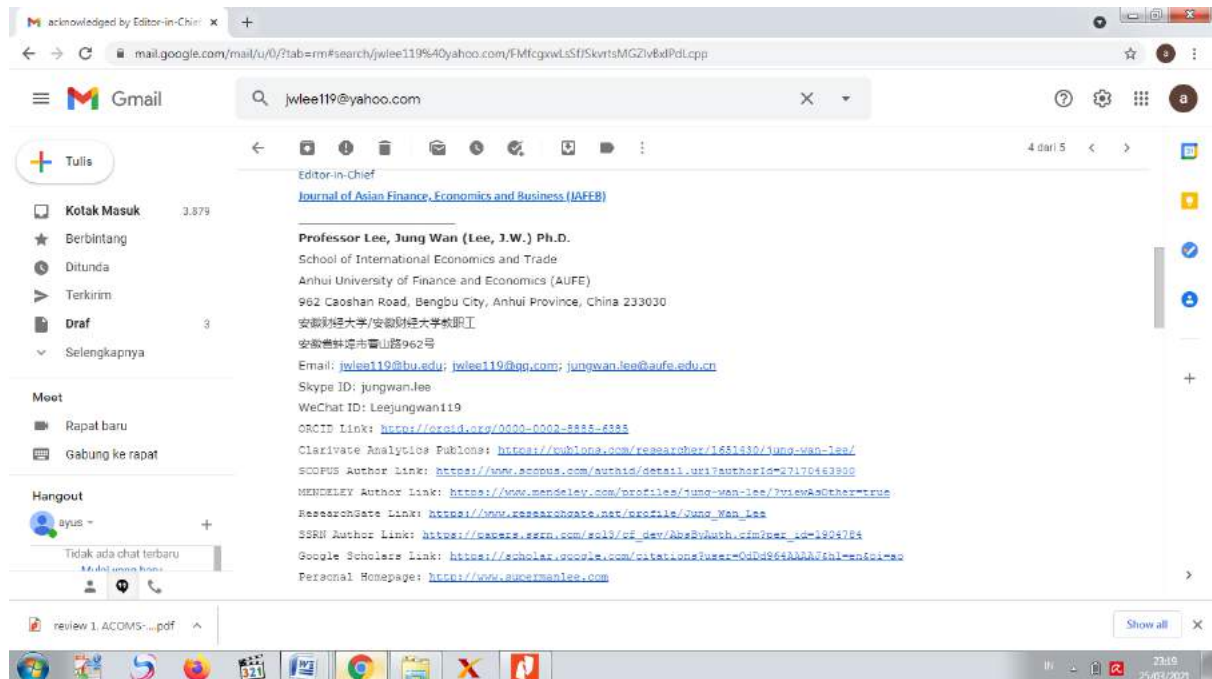


The screenshot shows a Gmail interface with a search bar containing 'jwlee119@yahoo.com'. The email subject is 'acknowledged by Editor-in-Chief JAFEB Re: JAFEB Manuscript. Title : Do Islamic Banking in Indonesia, Efficient?'. The sender is 'Prof. Lee, Jung Wan' with the email address 'jwlee119@yahoo.com'. The email is dated '14 Feb 2021 12:35'. The content of the email is as follows:

Dear Author(s),

We hereby confirm that we have received a signed JAFEB(APC)-Submission-Consent-Form, a signed JAFEB-Manuscript-Revision-Report-Form and a revised research article titled "The Efficiency of Islamic Banks: Empirical Evidence from Indonesia" to the *Journal of Asian Finance, Economics and Business (JAFEB)*. We have read the paper and we find that the topic is very interesting and the manuscript showcases commendable research integrity. We also find your article provides academic merit and meets the current editorial considerations and the aims and scope of the journal, JAFEB. Your article will now go through our external review process and Editorial Executive Board's content selection process to determine if it is accepted in its current form or required further revisions in which case it will be subject to external expert reviews. We expect to inform you the outcome of external reviews within next 2 to 5 weeks. Thank you for supporting the journal.

Jung Wan LEE, Ph.D.
Editor-in-Chief
www.supermanlee.com



The screenshot shows a Gmail interface with a search bar containing 'jwlee119@yahoo.com'. The email subject is 'Editor-in-Chief Journal of Asian Finance, Economics and Business (JAFEB)'. The sender is 'Professor Lee, Jung Wan (Lee, J.W.) Ph.D.'. The email content provides contact information for the Editor-in-Chief:

Professor Lee, Jung Wan (Lee, J.W.) Ph.D.
School of International Economics and Trade
Anhui University of Finance and Economics (AUFE)
962 Caoshan Road, Bengbu City, Anhui Province, China 233030
安徽财经大学/安徽财经大学教师
安徽蚌埠市曹山路962号
Email: jwlee119@au.edu.cn; jwlee119@qq.com; jungwan.lee@auife.edu.cn
Skype ID: jungwan.lee
WeChat ID: Leejungwan119
ORCID iLink: <https://orcid.org/0000-0002-8888-6383>
Clarivate Analytics Publons: <https://publons.com/researcher/1651450/jungwan-lee/>
SCOPUS Author Link: <https://www.scopus.com/authid/detail.uri?authorId=27170463880>
MENDELEY Author Link: <https://www.mendeley.com/profiles/jungwan-lee/?view=Other=true>
ResearchGate Link: https://www.researchgate.net/profile/Jung_Wan_Lee
SSRN Author Link: https://www.ssrn.com/sol3/cf_dev/AbnByAuth.cfm?user_id=1924724
Google Scholar Link: <https://scholar.google.com/citations?user=04D9643A337gh1enfoi=ao>
Personal Homepage: <http://www.supermanlee.com>

acknowledged by Editor-in-Chief JAFEB Re: JAFEB Manuscript. Title : Do Islamic Banking in Indonesia, Efficient?

14 Feb 2021
12.35

Prof. Lee, Jung Wan <jwlee119@yahoo.com>
kepada saya

Inggris
Indonesia

Terjemahkan pesan

Nonaktifkan untuk: Inggris

Dear Author(s),

We hereby confirm that we have received a **signed JAFEB(APC)-Submission-Consent-Form, a signed JAFEB-Manuscript-Revision-Report-Form** and a **revised research article** titled **"The Efficiency of Islamic Banks: Empirical Evidence from Indonesia"** to the [*Journal of Asian Finance, Economics and Business \(JAFEB\)*](#).

We have read the paper and we find that the topic is very interesting and the manuscript showcases commendable research integrity. We also find your article provides academic merit and meets the current editorial considerations and the aims and scope of the journal, JAFEB.

Your article will now go through our external review process and Editorial Executive Board's content selection process to determine if it is accepted in its current form or required further revisions in which case it will be subject to external expert reviews.

We expect to inform you the outcome of external reviews within **next 2 to 5 weeks**.

Thank you for supporting the journal.

Jung Wan LEE, Ph.D.

Editor-in-Chief

[Journal of Asian Finance, Economics and Business \(JAFEB\)](#)

Professor Lee, Jung Wan (Lee, J.W.) Ph.D.

School of International Economics and Trade

Anhui University of Finance and Economics (AUFE)

962 Caoshan Road, Bengbu City, Anhui Province, China 233030

安徽财经大学/安徽财经大学教职工

安徽省蚌埠市曹山路962号

Email: jwlee119@bu.edu; jwlee119@qq.com; jungwan.lee@aufe.edu.cn

Skype ID: jungwan.lee

WeChat ID: Leejungwan119

ORCID Link: <http://orcid.org/0000-0002-8885-6385>

Clarivate Analytics Publons: <https://publons.com/researcher/1651430/jung-wan-lee/>

SCOPUS Author

Link: <https://www.scopus.com/authid/detail.uri?authorId=27170463900>

MENDELEY Author Link: <https://www.mendeley.com/profiles/jung-wan-lee/?viewAsOther=true>

ResearchGate Link: https://www.researchgate.net/profile/Jung_Wan_Lee

SSRN Author

Link: https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=1904784

Google Scholars

Link: <https://scholar.google.com/citations?user=OdDd964AAAAJ&hl=en&oi=ao>

Personal Homepage: <http://www.supermanlee.com>

On Saturday, February 13, 2021, 09:30:03 PM GMT+9, ayus ahmad yusuf <ayusahmadyusuf@gmail.com> wrote:

Dear
Professor Lee, Jung Wan, Ph.D
Editor-in-Chief
Journal of Asian Finance, Economics and Business (JAFEB)

I am very interested in JAFEB.
I submitted an article entitled: "**Do Islamic Banking in Indonesia?**".
For the submission process, I attach the following:

1. a signed JAFEB (APC)-Submission-Consent-Form
2. a signed JAFEB (APC)-Revision-Report-Form
3. JAFEB (APC)-Manuscript

I am waiting for confirmation.

Best Regard

Ayus Ahmad Yusuf
Lecturer
Syariah Faculty of Islamic Economics,
Institut Agama Islam Negeri Syekh Nurjati,
Jl. Perjuangan Sunyaragi Kesambi Cirebon, Jawa Barat, 45132, Indonesia.
Phone number (office): +62231489926.
Email: ayusahmadyusuf@gmail.com
ORCID LINK : <https://orcid.org/0000-0003-0253-8675>



ayus ahmad yusuf <ayusahmadyusuf@gmail.com>

15 Feb 2021
13.31

kepada Jung

Dear
Professor Lee, Jung Wan, Ph.D
Editor-in-Chief
Journal of Asian Finance, Economics and Business (JAFEB)

Thank you very much for the fast response.
For revised title : "**The Efficiency of Islamic Banks: Empirical Evidence from Indonesia**", re-attached the following:

1. a signed JAFEB (APC)-Submission-Consent-Form (Title revised)
2. a signed JAFEB (APC)-Revision-Report-Form (Title revised)
3. JAFEB (APC)-Manuscript (Title revised)

For the next stage submission, I am waiting for the outcome of external review.

3 Lampiran

22 Februari 2021 (Keputusan Naskah Diterima)

Congrats! Decision of Editor-in-Chief JAFEB and Publishing Agreement Form - APC036- JAFEB Vol.8 No.4 April 2021 Publication

Prof. Lee, Jung Wan
kepada saya, nursanty01@gmail.com, mimpi.dandoa@gmail.com

Dear Author(s),

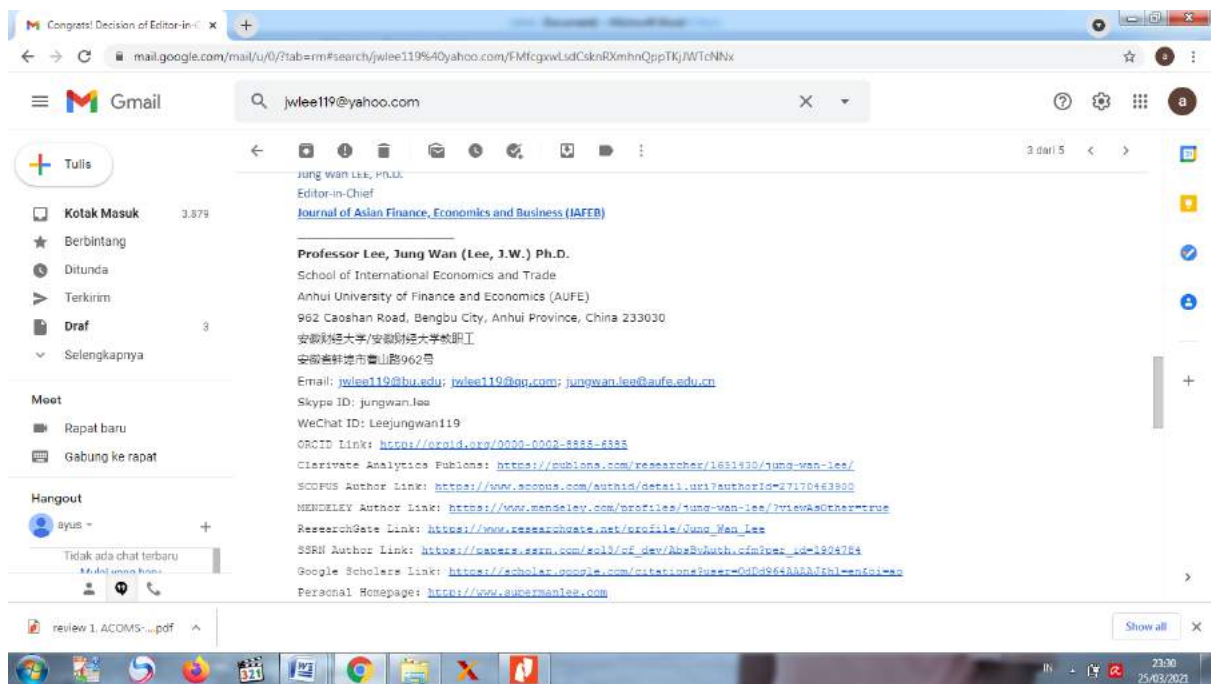
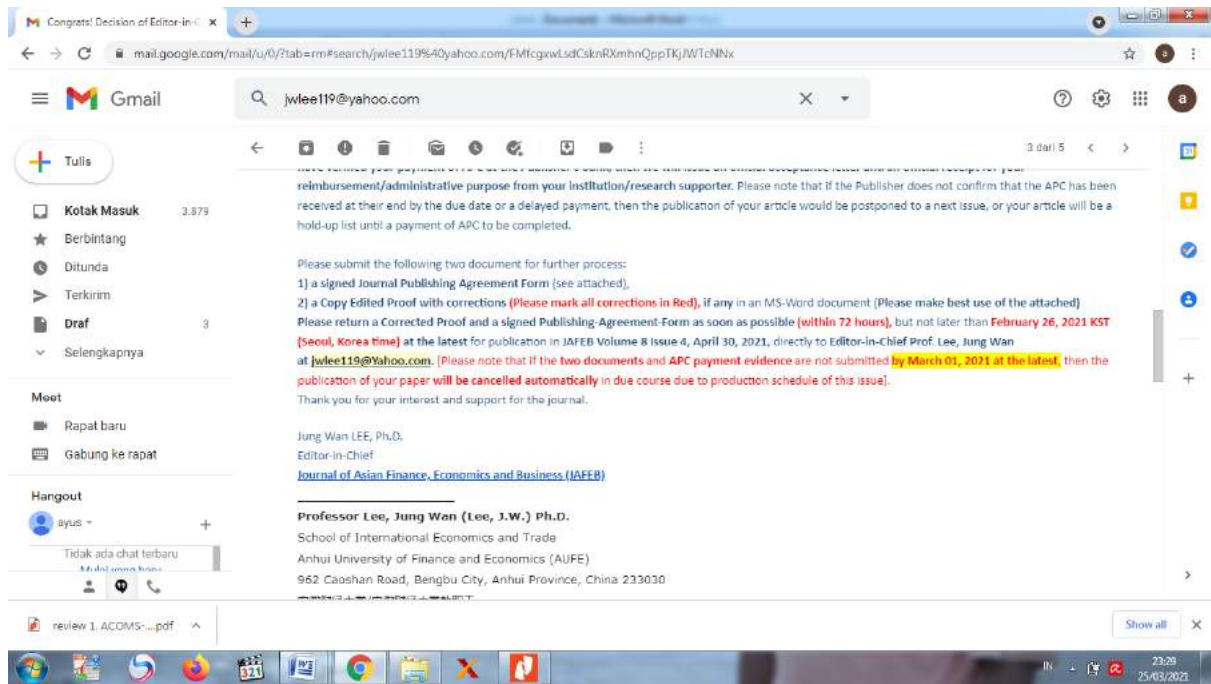
Thank you for submitting a signed JAFEB(APC)-Submission-Consent-Form, a signed Manuscript-Revision-Report-Form and having completed revision of the manuscript meeting an acceptable standard for publication in the *Journal of Asian Finance, Economics and Business (JAFEB)*. We have now received the comments and recommendations about content selection from the Journal's Editorial Executive Board and External Peer Review Board.

First, Congratulations! The Editorial Executive Board voted on your revised manuscript in favor of publication and the article has been **"Accepted" in its current form** for publication in the *Journal of Asian Finance, Economics and Business (JAFEB)*. From now on your article will be moving forward to the **production pipeline with a typesetter** so that your article will be published and printed in **JAFEB Volume 8 Issue 4 on the date of April 30, 2021** at the latest with DOI information and printed in hard copy (Open Access Electronic ISSN: 2288-4645). For your information, **Scopus Scimago CiteScore2019 (0.5), SJR2019 (0.3; 0.192), and SNIP2019 (1.219) scores of JAFEB has been in place on Scimago website from June 2020 (CiteScore Tracker2021 indicates 2.5 as this date of February 7, 2021. It has been a continuous hike every month: 2020 January 1.1 → August 1.5 → September 1.7 → October 1.9 → November 2.1 → December 2.1 → 2021 January 2.5 → 2021 February 2.5).**

Second, Attached is a Copy Edited Proof of your article, which is scheduled for publication on March 30, 2021 (Volume 8 Issue 3). The purpose of this email communication at this time point is for you to make any corrections in its final stage of the production. Please check carefully the Copy Edited Proof and mark all corrections directly at the appropriate place in the Copy Edited Proof (e.g., for addition or new changes please mark in all red; for deletion any words or statement please mark strikethrough and highlight in yellow) by using word-functions in the Copy Edited file attached). As a general note, your manuscript has been corrected and edited to comply with the journal style and format and to improve English expression, if necessary, by our English editor. Please read the entire document carefully with this in mind. **Please do NOT change the format and style at this time point. A typesetter of production team of JAFEB will do the final work.** In particular, please check the followings carefully:

- 1) Check the accuracy of key items such as the title, authors' full name (must be appeared in order of First name (=Given name) and LAST NAME (=SURNAME, FAMILY NAME) for its indexing purpose correctly according to the APA format. Please indicate the authors' FAMILY NAME (=SURNAME, LAST NAME) in ALL CAPITAL letters. For example, Prof. Lee Jung Wan in the Asian name format (i.e., Jung Wan LEE in a US form) should be indicated as Jung Wan LEE; accordingly, [Jung Wan LEE] will be indexed as [Lee, J. W.] in Clarivate Analytics' Web of Science and Scopus).
- 2) Check the acknowledgements or any disclosure statements in place, if any
- 3) **[Important!]** Check carefully citations in the text and reference information. Per missing or incorrect citations and references, please provide citations in text correctly and full publication information at references complying with the APA format **[if your article contains the Editor's comments with highlighted in Yellow, this issue MUST be resolved before publication, if any, your publication still requires Editor-in-Chief's final approval. Otherwise, your publication will be postponed until the issue has been resolved].** Otherwise, delete it (in this case, please make it according to the proof editing instructions above).

Third, Article Publication Charge (APC): JAFEB is an Open Access journal accessible for free on the Internet. To cover article publication costs, the journal depends on APC (US dollar \$500 or Korean currency 600,000 Won) per article so that APC is mandatory. For this reason, please be noted that you are receiving an official invoice of USD500.00 as for APC for your accepted article. **Only after we have received a payment of APC at the Publisher's bank account, we can confirm that your article will be surely published in due course.** When we have received the proof or evidence of the APC payment and when we have verified your payment of APC at the Publisher's bank, then we will issue an official acceptance letter and an official receipt for your



Congrats! Decision of Editor-in-Chief JAFEB and Publishing Agreement Form -APC036- JAFEB Vol.8 No.4 April 2021 Publication

22 Feb 2021
17.07

Prof. Lee, Jung Wan
 kepada saya, nursanty01@gmail.com, mimpi.dandoa@gmail.com

Inggris
 Indonesia

Terjemahkan pesan

Dear Author(s),

Thank you for submitting a **signed JAFEB(APC)-Submission-Consent-Form**, a **signed Manuscript-Revision-Report-Form** and having completed revision of the manuscript meeting an acceptable standard for publication in the *Journal of Asian Finance, Economics and Business (JAFEB)*. We have now received the comments and recommendations about content selection from the Journal's Editorial Executive Board and External Peer Review Board.

First, Congratulations! The Editorial Executive Board voted on your revised manuscript in favor of publication and the article has been **"Accepted" in its current form** for publication in the *Journal of Asian Finance, Economics and Business (JAFEB)*. From now on your article will be moving forward to **the production pipeline with a typesetter** so that your article will be published and printed in **JAFEB Volume 8 Issue 4 on the date of April 30, 2021** at the latest with DOI information and printed in hard copy [Open Access Electronic ISSN: 2288-4645]. For your information, **Scopus SciMago CiteScore2019 (0.5), SJR2019 (Q3; 0.192), and SNIP2019 (1.219) scores of JAFEB has been in place on SciMago website from June 2020** (CiteScore Tracker2021 indicates 2.5 as this date of **February 7, 2021**). It has been a continuous hike every month: 2020 January 1.1 → August 1.5 → September 1.7 → October 1.9 → **November 2.1 → December 2.1 → 2021 January 2.5 → 2021 February 2.5**).

Second, Attached is a Copy Edited Proof of your article, which is scheduled for publication on **March 30, 2021 (Volume 8 Issue 3)**. The purpose of this email communication at this time point is for you to make any corrections in its final stage of the production. **Please check carefully the Copy Edited Proof** and mark all corrections directly at the appropriate place in the Copy Edited Proof (e.g., **for addition or new changes please mark in all red; for deletion any words or statement please mark strikethrough and highlight in yellow** by using word-functions in the Copy Edited file attached). As a general note, your manuscript has been corrected and edited to comply with the journal style and format and to improve English expression, if necessary, by our English editor. Please read the entire document carefully with this in mind. **Please do NOT change the format and style at this time point. A typesetter of production team of JAFEB will do the final work.** In particular, please check the followings carefully:

- 1) Check the accuracy of key items such as **the title, authors' full name** (must be appeared in order of First name (=Given name) and LAST NAME (=SURNAME, FAMILY NAME) for its indexing purpose correctly according to the APA format. Please indicate the authors' FAMILY NAME (=SURNAME, LAST NAME) in ALL CAPITAL letters. For example, **Prof. Lee Jung Wan in the Asian name format (i.e., Jung Wan LEE in a US form) should be indicated as Jung Wan LEE; accordingly, [Jung Wan LEE] will be indexed as of [Lee, J. W.] in Clarivate Analytics' Web of Science and Scopus.**
- 2) Check the acknowledgements or any disclosure statements in place, if any
- 3) **[Important!]** Check carefully citations in the text and reference information. Per missing or incorrect citations and references, **please provide citations in text correctly and full publication information at references complying with the APA format [If your article contains the Editor's comments with highlighted in Yellow, this issue MUST be resolved before publication. If any, your publication still requires Editor-in-Chief's final approval. Otherwise, your publication will be postponed until the issue has been resolved].** Otherwise, delete it (in this case, please make it according to the proof editing instructions above).

Third, Article Publication Charge (APC): JAFEB is an Open Access journal accessible for free on the Internet. To cover article publication costs, the journal depends on **APC (US dollar \$500 or Korean currency 600,000 Won) per article so that APC is mandatory**. For this reason, please be noted that you are receiving an **official invoice of USD500.00** as for APC for your accepted article. **Only after we have received a payment of APC at the Publisher's bank account, we can confirm that your article will be surely published in due course.** When we have received the proof or evidence of the APC payment and when we have verified your payment of APC at the Publisher's bank, then we will issue an official acceptance letter and an official receipt for your reimbursement/administrative purpose from your institution/research supporter. Please note that if the Publisher does not confirm that the APC has been received at their end by the due date or a delayed payment, then the publication of your article would be postponed to a next issue, or your article will be a hold-up list until a payment of APC to be completed.

Please submit the following two document for further process:

- 1) a **signed Journal Publishing Agreement Form** (see attached),
- 2) a **Copy Edited Proof with corrections (Please mark all corrections in Red)**, if any in an MS-Word document (**Please make best use of the attached**)

Please return a Corrected Proof and a signed Publishing-Agreement-Form as soon as possible (**within 72 hours**), but not later than **February 26, 2021 KST (Seoul, Korea time) at the latest** for publication in JAFEB Volume 8 Issue 4, April 30, 2021, directly to Editor-in-Chief Prof. Lee, Jung Wan at jwlee119@Yahoo.com. **[Please note that if the two documents and APC payment evidence are not submitted by March 01, 2021 at the latest, then the publication of your paper will be cancelled automatically in due course due to production schedule of this issue].**

Thank you for your interest and support for the journal.

Jung Wan LEE, Ph.D.
Editor-in-Chief

[Journal of Asian Finance, Economics and Business \(JAFEB\)](#)

Professor Lee, Jung Wan (Lee, J.W.) Ph.D.

School of International Economics and Trade
Anhui University of Finance and Economics (AUFE)
962 Caoshan Road, Bengbu City, Anhui Province, China 233030
安徽财经大学/安徽财经大学教职工

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Clarivate Analytics Publons: <https://publons.com/researcher/1651430/jung-wan-lee/>

SCOPUS Author Link: <https://www.scopus.com/authid/detail.uri?authorId=27170463900>

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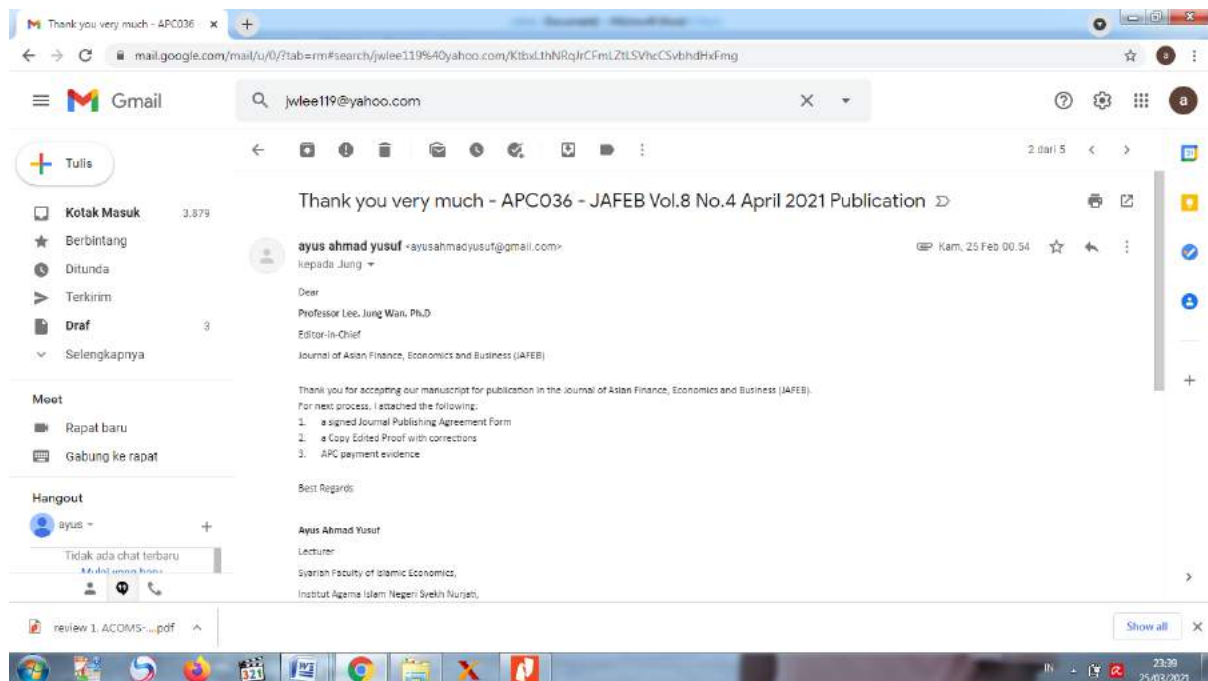
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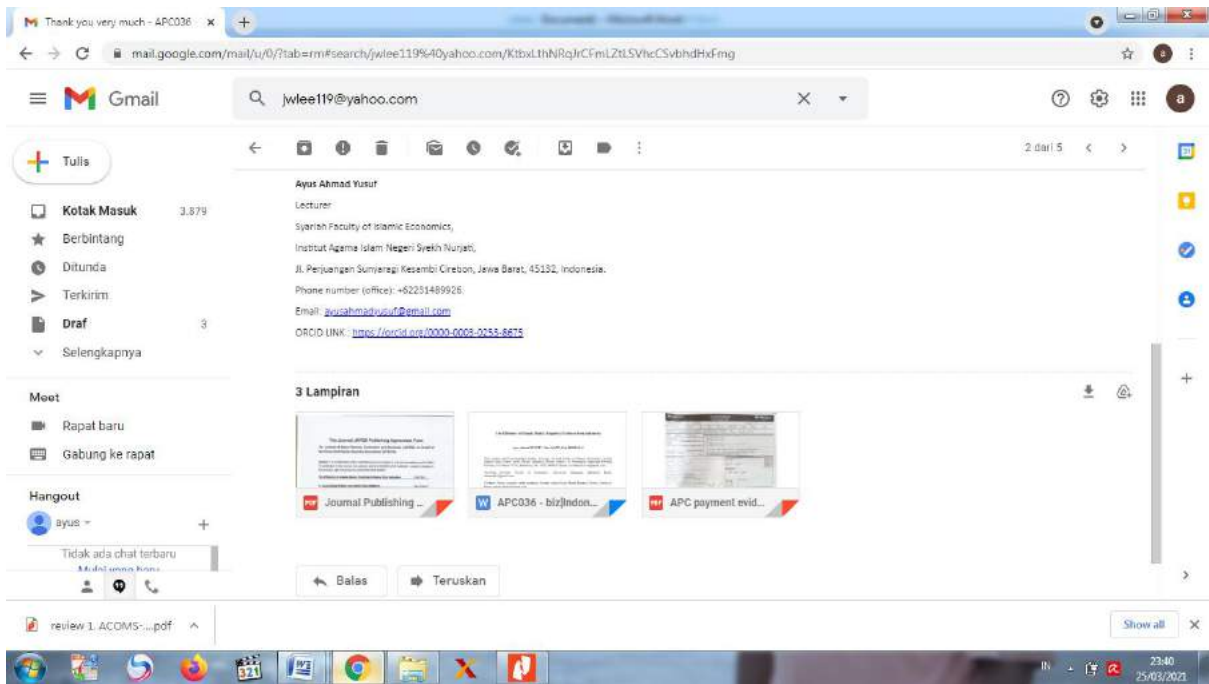
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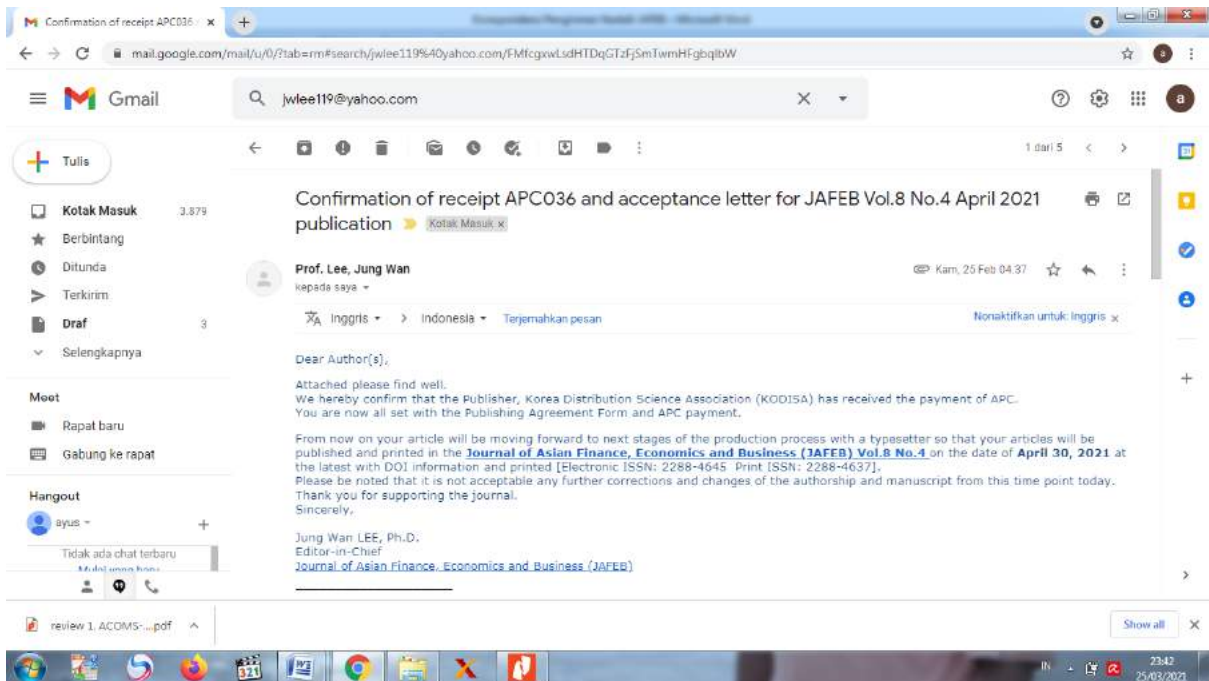
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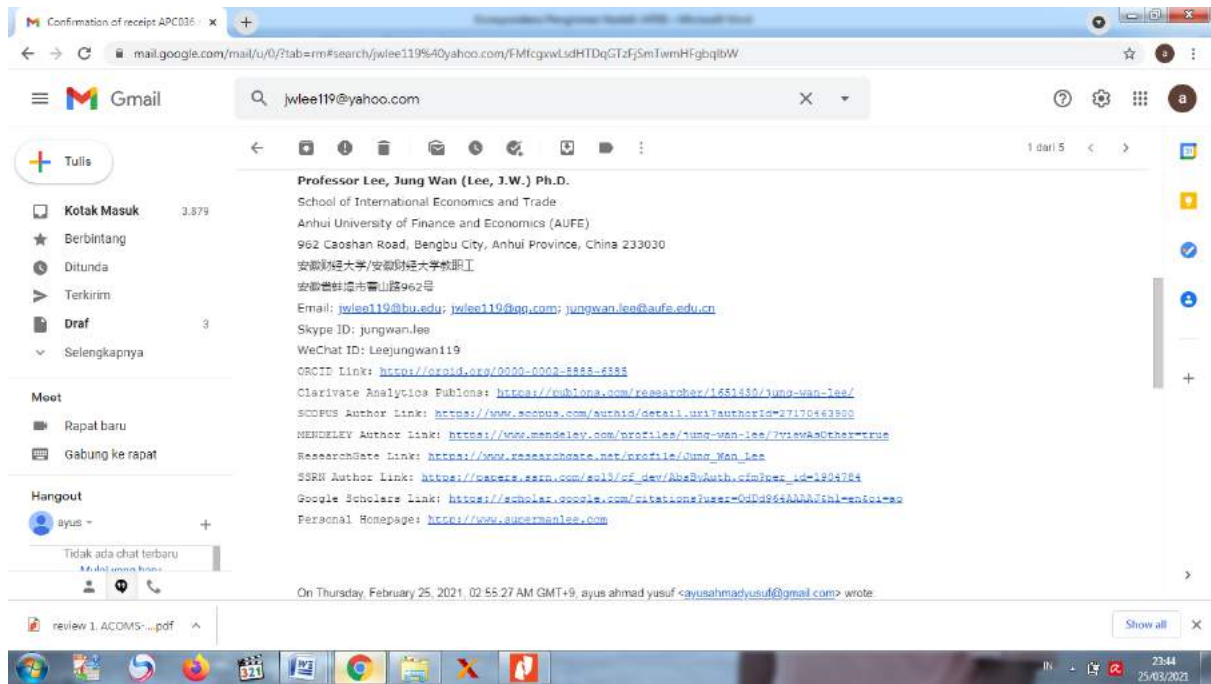
25 Februari 2021 (Jawaban dan ucapan terima kasih atas diterimanya Naskah)





25 Februari 2021 (Penerimaan APC)





Confirmation of receipt APC036 and acceptance letter for JAFEB Vol.8 No.4 April 2021 publication
Prof. Lee, Jung Wan Kam, 25 Feb 04.37

kepada saya

Inggris
Indonesia

Terjemahkan pesan

Nonaktifkan untuk: Inggris

Dear Author(s),

Attached please find well.

We hereby confirm that the Publisher, Korea Distribution Science Association (KODISA) has received the payment of APC.

You are now all set with the Publishing Agreement Form and APC payment.

From now on your article will be moving forward to next stages of the production process with a typesetter so that your articles will be published and printed in the **Journal of Asian Finance, Economics and Business (JAFEB) Vol.8 No.4** on the date of **April 30, 2021** at the latest with DOI information and printed [Electronic ISSN: 2288-4645 Print ISSN: 2288-4637].

Please be noted that it is not acceptable any further corrections and changes of the authorship and manuscript from this time point today.

Thank you for supporting the journal.

Sincerely,

Jung Wan LEE, Ph.D.

Editor-in-Chief

[Journal of Asian Finance, Economics and Business \(JAFEB\)](#)

Professor Lee, Jung Wan (Lee, J.W.) Ph.D.

School of International Economics and Trade
Anhui University of Finance and Economics (AUFE)
962 Caoshan Road, Bengbu City, Anhui Province, China 233030
安徽财经大学/安徽财经大学教职工

安徽省蚌埠市曹山路962号

Email: jwlee119@bu.edu; jwlee119@qq.com; jungwan.lee@aufe.edu.cn

Skype ID: jungwan.lee

WeChat ID: Leejungwan119

ORCID Link: <http://orcid.org/0000-0002-8885-6385>

Clarivate Analytics Publons: <https://publons.com/researcher/1651430/jungwan-lee/>

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Link: <https://www.scopus.com/authid/detail.uri?authorId=27170463900>

MENDELEY Author Link: <https://www.mendeley.com/profiles/jungwan-lee/?viewAsOther=true>

ResearchGate Link: https://www.researchgate.net/profile/Jung_Wan_Lee

SSRN Author

Link: https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=1904784

Google Scholars

Link: <https://scholar.google.com/citations?user=OdDd964AAAAJ&hl=en&oi=ao>

Personal Homepage: <http://www.supermanlee.com>