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| | | <p>moderating role of profit-loss sharing, perceived financial risk, knowledge of riba, and Marketing Relationship</p> <p>Authors: ASYARI M.Si, Mohammad Enamul Hoque, M. Kabir Hassan *, Perengki Susanto, Taslima Jannat, Abdullallah Al Mamun</p> <p>Received: 19 September 2022</p> <p>E-mails: asyari@iainbukittinggi.ac.id, enamul.hoque@bracu.ac.bd, mhassan@uno.edu, perengki@fe.unp.ac.id, taslima.jannat.ctg@gmail.com, almamun@ukm.edu.my</p> <p>Submitted to section: Economics and Finance, https://www.mdpi.com/journal/jrfm/sections/economics_finance https://susy.mdpi.com/user/manuscripts/review_info/685fa572ccfc54e418a081f55b659d46</p> <p>We will continue processing your paper and will keep you informed about the status of your submission.</p> <p>Kind regards, Sylvia Ms. Sylvia Piao E-Mail: jrfm@mdpi.com http://www.mdpi.com/journal/jrfm</p> |
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Dalam sistem :

or ATT*SHA: technically, can we argue that "students with higher attitude AND higher perception on the PLS principle will have less intention to use the Islamic banking services"? If YES, then what should be a plausible explanation?

For SUB*KNO: can we argue that "students with higher norm AND knowledge on the riba principle will have less intention to use the Islamic banking services"? If YES, then what should be a plausible explanation?

In table 4 the authors pinpoint the different direct effects and the indirect ones. They also highlight for instance

Profit-loss Sharing (SHA) -> Behavioral Intention (INT)

Perceived Financial Risk (RIS) -> Behavioral Intention (INT) -0.062 0.044 1.477 0.140

Knowledge of Riba (KNO) -> Behavioral Intention (INT) 0.065 0.036 1.798 0.072

Relationship Marketing (REL) -> Behavioral Intention (INT)

For these effects you also need supporting hypothesis in the THEORETICAL part of the paper. So this means that you have to add 4 more hypothesis to the theory - the logical deduction of these hypothesis and also include them in the discussions section.



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1/ The method section needs improvements. First, it needs more details on the technique to provide, at least, a basic understanding of the method to the general reader. Second, the questionnaire should be included, at least in the appendix, so that it is easier to link the questions to the variables (as in Table 2) and the empirical results. For example, it is not clear if SHA (i.e., profit-loss-sharing) is defined by the banks or perceived by the participants only.

2/ Please note that the tables/figures should be presented in the text with the relevant explanations/discussions, and no need to reappear in the end of the manuscript. For instance, Figure 1 needs to appear at the end of Section 2, or Table 5 needs to be reported in Section 4.1 or 4.2.

3/ While the positive relationships between the key variables (e.g., ATT and SUB) and the examined variable (i.e., INT) are consistent with the literature, I am more interested on the indirect negative but significant effects of ATT*SHA and SUB*KNO on INT (as in Table 5). I am, however, find it difficult to understand the discussions of the authors on these two effects (on pages 13 & 14) and would like to re-state them as follows - please correct me if I am wrong:

For ATT*SHA: technically, can we argue that "students with higher attitude AND higher perception on the PLS principle will have less intention to use the Islamic banking services"? If YES, then what should be a plausible explanation?



Are the conclusions supported by the results? (x) () () ()

Comments and Suggestions for Authors

The paper has been improved to a very great extent, but there is still some more room for improvements.

In table 4 the authors pinpoint the different direct effects and the indirect ones. They also highlight for instance

- Profit-loss Sharing (SHA) -> Behavioral Intention (INT)
- Perceived Financial Risk (RIS) -> Behavioral Intention (INT) -0.062 0.044 1.477 0.140
- Knowledge of Riba (KNO) -> Behavioral Intention (INT) 0.065 0.036 1.798 0.072
- Relationship Marketing (REL) -> Behavioral Intention (INT)

For these effects you also need supporting hypothesis in the THEORETICAL part of the paper. So this means that you have to add 4 more hypothesis to the theory - the logical deduction of these hypothesis and also include them in the discussions section.

Otherwise the changes and improvements are very well.

| | Yes | Can be improved | Must be improved | Not applicable |
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| Are the conclusions supported by the results? | (x) | () | () | () |

Comments and Suggestions for Authors

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Perceived Financial Risk (RIS) -> Behavioral Intention (INT) -0.062 0.044 1.477 0.140



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| Are the methods adequately described? | (x) | () | () | () |
| Are the results clearly presented? | () | (x) | () | () |
| Are the conclusions supported by the results? | () | (x) | () | () |

Comments and Suggestions for Authors

The paper is quite interesting and has a good publication potential, however there are some aspects that should be improved.

The paper should be proofread by a native speaker, as in several situations the used words are not the proper ones.

"Despite tons of studies on Islamic banking (!" several studies...but not tones. Nowadays papers are published electronically...so tons is really not the best choice.

"knowledge of riba" what is that?

The abstract is nice, but a better focus regarding how it can extend literature would be good

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The abstract is nice, but a better focus regarding how it can extend literature would be good

Introduction

The proper term is "Millennials" and not "millennial". The term should always be capitalized

"tional banks in Indonesia which has the world's largest Muslim population. In 2021, Islamic banking assets expanded 13.94 percent, while conventional banking assets grew at a 9.86 percent" this information should be cited.

References in the text do not respect MDPI guidelines

"o meet certain criteria by providing financial services in accordance with Islamic religious I" please cite. This might be known in your region, but outside the region this info is not known

"of IB research," all abbreviations like IB should be also included and explained properly in the key words section

" The past studies on Islamic ba" it is previous not past

"wever, previous researchers have gave I" which ones? Please cite

The introduction is ok, but I would make the connection between the research scope and the theory which the paper is enhancing after pinpointing the research scope, not before!

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Decision Accept after minor revision

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Author's Reply Dear Editor, We would like to thank you and the referees for your feedback and for allowing us to submit revisions. We have addressed your comments while revising. The changes in the text are in red. We have provided our point-to-point responses to reviewers. Once again, thank you very much. Best Regards, MK Hassan

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Comments and Suggestions for Authors Thank you for implementing all suggestions and recommendations. The paper can now be accepted. Best luck in attracting valuable citations

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