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## Millennial Generation's Islamic Banking Behavioral Intention: The Moderating Role of Profit-Loss Sharing, Perceived Financial Risk, Knowledge of Riba, and Marketing Relationship

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### Editor Decision

Decision **Accept in current form**  
Comments **The revised paper has been improved and there are no further suggested changes.**

Figure Count 1  
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### Editor Decision

Decision Accept in current form  
Comments The revised paper has been improved and there are no further suggested changes.  
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### Review Report

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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.

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 (I" 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

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



Lit review

The factors influencing liquidity of European Islamic and conventional banks have not been covered, and thus such source can be cited: Musa, H., Musova, Z., Natorin, V., Lăzăroiu, G., and Boda, M. (2021). "Comparison of Factors Influencing Liquidity of European Islamic and Conventional Banks," *Oeconomia Copernicana* 12(2): 217–236. doi: 10.24136/oc.2020.013. One or 2 theories are usually enough. It is not necessary to have more, but ok, if properly explained you can link your contribution to more theories. There are lots of little mistakes, like words being spelled together or extra spaces which should be deleted. Sometimes Hx are bolded, sometimes not. Please use the same spelling. After presenting all hypotheses please also present the figure with the concepts and the relations between the concepts and the corresponding hypothesis. Section 3 should be research methodology. In the section 3 of methodology you need to present the research design, the measurement model and the structural model. You also need to present the operationalisation of the variables - constructs - model and the loadings of items, the Composite reliability, the Alpha for the constructs, the AVE. Please also present here the discriminant validity with Fornell Larcker and or HTMT. "Allowance/month (IDR)" please transform that either in EUR - USD or state that according to the minimum wage - average wage. What do you mean by allowance? Table 2 should be presented in the research methodology section. For the discriminant validity tables you should reduce the size of the letters so much, that they do not appear on 2 rows. Usually after results you need a section of discussions where own findings are compared to previous results from the literature. Here citations of references should be made. The last section of conclusions should contain NO REFERENCES and: - theoretical implications - managerial contributions - limitations - future research perspectives. Reference section it is not allowed to use ... et al. All authors should appear. So please cite them! References do not respect MDPI formatting.

Submission Date 19 September 2022  
Date of this review 01 Oct 2022 17:37:16





Author's Notes File Report Notes

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Comments and Suggestions for Authors

This is an interesting paper. I have some suggestions to improve it as follows.

Major issues:

1/ The method section needs improvements. First, it needs more details on the PLS-SEM technique to provide, at least, a basic understanding of the method to the general readers. 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?

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?



4/ Table 4 shows that REL has the highest positive impact/coefficient on INT. Should we argue that marketing is the most important factor for Islamic banks to attract more customers?

Minor issues:

5/ The authors should add a Figure 2, as a re-draw of Figure 1 but reflects the empirical findings of the study, at the end of Section 4, to summarise the results.

6/ Should we extend the findings/conclusions such as the marketing policy, riba knowledge, etc. can be used to attract the general customers (i.e., not limited to the millennial Muslim students)?

7/ In the last paragraph of Section 5 (page 14), it said "However, this study identified a significant negative moderating effect of knowledge of riba between millennial Muslim customers' attitudes and behavioral intentions to purchase Islamic bank products. The findings imply that the higher the knowledge of riba the lower the influence of subjective norm on intention to purchase Islamic banks products". The second sentence should be: "The findings **also** imply that the higher the knowledge of riba the lower the influence of subjective norm on intention to purchase Islamic banks products".

8/ There are many abbreviations e.g., PLS, TPB, TRA, TID. The authors also need to distinguish the two terms PLS, one is for Profit-loss sharing (Section 2.2.2) and one is for the partial least square (Section 3).

All the best.

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Date of this review 06 Oct 2022 01:48:19



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.

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Are the conclusions supported by the results?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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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