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**Wiwiek M. Daryanto**to Lampavs25, me
Sep 12, 2022 [Details](#)

Dear Yoon Ko Woon,
Congratulations. Kindly find the information in the
attachment below. Submit to me the revision as
soon as possible.

Thank you,
Regards,

----- Forwarded message -----

From: **KLIBEL Conference** <klibel@hotmail.my>
Date: Mon, Sep 12, 2022 at 6:52 AM
Subject: JOURNAL PUBLICATION - NOTIFICATION
OF PAPER ACCEPTANCE - K27-235
To: Wiwiek M. Daryanto
<wiwiek.daryanto@ipmi.ac.id>

SEPTEMBER 12, 2022

Yoon Kwoon1, Roy Sembel2, and Melinda
Malau3
IPMI Business School, Indonesia1, 2
Universitas Kristen Indonesia3

Lampavs25@gmail.com1,
Roy.sembel@ipmi.ac.id2,
Melinda.malau@uki.ac.id3

JOURNAL PUBLICATION - NOTIFICATION OF
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PAPER TITLE: The Effect of Return on Equity,
Net Interest Margin, Loan to Deposit Ratio,





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**Wiwiek M. Daryanto**

wiwiek.daryanto@ipmi.ac.id

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To:



KLIBEL Conference

Cc:



zesdyzar rokman

Bcc:



yoon.woon@ipmi.ac.id

Date:

September 20, 2022, 4:24 PM

Dear Editor,

Please find attached herewith

the REVISED full paper for consideration to be published in IJBEL/SEAJBEL Volume 27. The revised statements were highlighted with yellow. Please also find the proof of payment for the article's publication fee.

Thank you for your cooperation,

Best Regards,

Wiwiek M. Daryanto & Sekolah Tinggi Manajemen
IPMI



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Wiwiek



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**Wiwiek M. Daryanto**

Dear Yoon Ko Woon, Congratulations. Kindly find the information in the attachment below. [Submit](#)

**Yoon Ko Woon**

to Wiwiek
Sep 20, 2022 [Details](#)



Dear. Prof. Wiwiek

This is Kowoon.

Thank you for informing me of the acceptance email from Klibel

I revised my thesis Journal based on comments from Klibel and sent USD80 publishing costs today.

Attached are the documents required

1. [Word] Revised version of Journal
2. [Word] Revised version of Journal(Highlighted the parts I added and revised)
3. [Word] Full thesis
4. [PDF] Remittance Details for USD80
5. [PDF] Author Declaration Form

And I also tried to add my answer to the comments from Klibel.

OTHER COMMENTS

1. Issues and problems in the discipline need more discussion.

More discussion was added in INTRODUCTION, enhancing the logic to the questions.

2. Literature review need more critical discussion. Highlighted the hypothesis caused by the questions I made in the previous chapter.

3. Data analysis and results shall be linked with research issues and objectives.

Since I enhanced the logic in INTRODUCTION the

