

O/ref. 3862/ 12 July 2022

Letter of Acceptance (LoA)

Dear author (s),

This is to inform you that manuscript entitled:

“PROBLEM LOANS IN BANKS AND IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE (GCG)”

By author(s)

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has passed two reviewers with the details in the following:

[REVIEW RESULTS]

Double-blind review form (First reviewer)

Thank you for agreeing to be a reviewer. We are keen to ensuring a high standard of articles published in European –American Journals, and the manuscript that is being sent to you has been submitted after a first selection process based on the agreement of the Associate Editors. In general, the standard of manuscripts forwarded to me after the vetting is good. To this end, we would be grateful if you would, wherever possible, provide constructive feedback to enable the author(s) improve the manuscript before publication.

Please complete the table below and rate the article on the issues described. As with all double-blind review

Please rate the following(5=excellent, 1= poor)		1	2	3	4	5
1	Appropriateness of the abstract as a description of study				*	
2	Relevance and clarity of the table and figure					*
3	Appropriateness of Methodology					*
4	Standard of English				*	
5	Relevant of the theme with the contain					*
6	Discussion and conclusion				*	
7	Reference list and footnote				*	
8	Relevance of the contribution to knowledge				*	

Decision regarding the paper

- (*) Accept the paper in its current format
- () Accept the paper with minor changes
- () Resubmit with the major changes
- () Decline the submission

Comments:

This paper is well organized and followed the manuscript guidelines of the journal to a large extent. The introduction section is good and shows the importance of the study. Literature review is adequate. Outcomes of the study are consistent with the findings. The approach used is praiseworthy. In my opinion, it should be published with no revision although implication to the research needs to be explicit.

[REVIEW RESULTS]

Double-blind review form (Second reviewer)

Thank you for agreeing to be a reviewer. We are keen to ensure a high standard of articles for European –American Journals and the manuscript that is being sent to you has been submitted after a first selection process based on the agreement of the Associate Editors. In general the standard of manuscripts forwarded to me after the vetting is good. To this end we would be grateful if you would, wherever possible, provide constructive feedback to enable the author improve the manuscript before publication.

Please complete the table below and rate the article on the issues described. As with all double-blind reviewing, any comments you make will be passed to the authors on an anonymous basis.

	Please rate the following(5=excellent, 1= poor)	1	2	3	4	5
1	Appropriateness of the abstract as a description of study				*	
2	Relevance and clarity of the table and figure					*
3	Appropriateness of Methodology				*	
4	Standard of English				*	
5	Relevant of the theme with the contain				*	
6	Discussion and conclusion					*
7	Reference list and footnote				*	
8	Relevance of the contribution to knowledge					*

Decision regarding the paper

- (*) Accept the paper in its current format
- () Accept the paper with minor changes
- () Resubmit with the major changes
- () Decline the submission

Comments:

I have now looked at the paper. The abstract, key words are OK. The paper is relevant to the theme of the journal and will contribute to academic debate. The paper is well structured and the APPROACH used for the study are sound. In my opinion, the subject matter of research problem is highly appreciable. It will surely make a contribution to the relevant field of research. The presentation of thoughts in the paper is notable. The paper should be published with no significant revision.

[DECISION]

Based on the review results, manuscript entitled, “**PROBLEM LOANS IN BANKS AND IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE (GCG)**” **is accepted** for publication in “**Budapest International Research and Critics Institute-Journal (BIRCI-Journal)**” and will be published in Volume 5, No. 3, August 2022.

Warmest Regards,



Muhammad Ridwan, Ph.D (cand.) Director

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