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Joy Elly Tulung <joy.tulung@unsrat.ac.id> Rab, 28 Apr 2021 18.01

kepada Olha, Julie

Dear Olha,

Thank you very much, we are really glad and honored already publish in JGR

regards,

Joy Elly Tulung
 Sekretaris Program Ilmu Doktor Manajemen at Universitas Sam Ratulangi
 M 082311115902 E joy.tulung@unsrat.ac.id
 W www.joyellytulung.com



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Olha Lytvynenko <olha.lytvynenko@virtusinterpress.org> Rab, 28 Apr 2021 16.25

kepada saya, Jullie

Dear **Joy Elly Tulung**

thank you for publishing your article in the Journal of Governance and Regulation.

Below I attached the article for you to cite the article properly, as it is mentioned on the title page, with the journal title and author's name.

As an author you have the right to promote your article. In order to promote your article, it is important to popularize the visibility of your article. Here are some recommendations:

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- Develop your Google Scholar Profile:** Registering and using a Google Scholar Profile will give you an opportunity to track citations to your publication and keep in order for your research.
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We are delighted that a successful collaboration has been established and we are looking forward to new scientific cooperation.

Best regards,
Olha

dari: **Olha Lytvynenko**
<olha.lytvynenko@virtusinterpress.org>

kepada: Joy Tulung <joy.tulung@unsrat.ac.id>

cc: Jullie Sondakh <julliesondakh@unsrat.ac.id>

tanggal: 28 Apr 2021 16.25

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Joy Elly Tulung <joy.tulung@unsrat.ac.id> kepada Alexander

16 Apr 2021 22.24

Dear Prof. Alex.,

I attached my revision, please check it

regards,

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Below I attached the article for you to cite the article properly, as it is mentioned on the title page, with the journal title.

In order to promote your article, please share it on social media. If you have a public access option, it is important to popularize the visibility of your article.

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kepada: Joy Tulung <joy.tulung@unsrat.ac.id>

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Alexander Kostyuk <alex_kostyuk@virtusinterpress.org> kepada saya

Dear Joy

Find enclosed your paper. We modified the structure a little.
 Use this version to check up the reference list. Recently, some references in the text are missed in the reference list (for example, Veithzal (2013). You should check it up.
 Moreover, the total number of references in the list should be not less than 25.
 You can use the link below to find the collections of papers you can use for the reference list (do not forget to add it to the main text of your paper) <https://virtusinterpress.org/A-set-of-updated-thematic-paper-collections-from-Virtus-Interpress.html>
 Once you do it, send the paper to me again.

Best regards,
 Alex

пн, 12 апр. 2021 г. в 20:55, Joy Elly Tulung <joy.tulung@unsrat.ac.id>:



Joy Elly Tulung Dear Prof., Ok Thank you regards, .

13 Apr 2021 09.02

The Effect of Third-Party Funds, Credit Risk, Market Risk, and Operational Risk on Profitability in Banking for Period 2014-2017

Jullie J. Sondakh, Joy Elly Tulung, Herman Karamoy
Sam Ratulangi University, Manado Indonesia
Email: joy.tulung@unsrat.ac.id

Abstract

The study aimed to investigate the effect of third-party funds, credit risk, market risk, and operational risk on profitability in banking, especially on the banks included in BUKU 2 category simultaneously or partially. The sampling technique used in the study was saturated sampling. Therefore, a number of 54 banks were obtained as samples. The data in the study were quantitative data, namely in form of financial statements of banking companies included in BUKU 2 category for period 2014-2017. The data were obtained from websites of the concerned banks. The research method used was multiple linear regression analysis. In the study, to measure the Third-Party Funds variable used DPK ratio, to measure the Credit Risk variable used NPL and NPF ratio, to measure the Market Risk variable used NIM ratio, to measure the Operational Risk variable used BOPO ratio, and to measure the Profitability variable used ROA ratio. The result of the study showed that partially third-party funds and credit risk had no significant effect on profitability, partially market risk had significant positive effect on profitability, and partially credit risk had significant negative effect on profitability. While simultaneously, third-party funds, credit risk, market risk, and operational risk had significant effect on profitability.

Keywords: Third-Party Funds, Credit Risk, Market Risk, Operational Risk

JEL Classifications: G32, G21

1. INTRODUCTION

Banking plays a role in the economy of a country, Indonesia is no exception. The

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Joy Elly Tulung 12 Apr 2021 19.11

Great, thanks for the update.

Joy Elly Tulung <joy.tulung@unsrat.ac.id> 13 Apr 2021 01.54

kepada Alexander

My revisions

Joy Elly Tulung
 Sekretaris Program Ilmu Doktor Manajemen at Universitas Sam Ratulangi
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Joy Elly Tulung <joy.tulung@unsrat.ac.id> kepada Alexander ▾
 Rab, 24 Mar 2021 00.21

Dear Prof.,

I already attached the article "The Effect of Third-Party Funds, Credit Risk, Market Risk, and Operational Risk on Profitability in Banking for Period 2014-2017" in my prior email, but I also attached this email. There is no need for LoA ... regarding the "Corporate Governance and Banking performance in Digital Era" I will keep working on it. Perhaps will finish on April or May and keep submit in JGR, but I afraid it would be too many article from me in JGR

regards,

Joy Elly Tulung
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Alexander Kostyuk <alex_kostyuk@virtusinterpress.org> kepada saya

Dear **Joy**

I hope you are fine.

Find enclosed the combined reviewers report of your paper.
Revise your paper accordingly and send me the revised paper soon.

By the way, our one more journal - Corporate Governance and Organization Behavior Review has been accepted to SCOPUS yesterday

<https://suggestor.step.scopus.com/progressTracker/?trackingID=376C2CDDEFA38A16>

Kind regards,
Alex

bc, 7 мар. 2021 г. в 14:17, **Joy Elly Tulung** <joy.tulung@unsrat.ac.id>:



Joy Elly Tulung Sen, 12 Apr 2021 18.37

Dear Prof., Thank you, it is a good news regarding the Corporate Governance and Organization Behavior Review, congratulations how about the other article? regar

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Joy Elly Tulung <joy.tulung@unsrat.ac.id> kepada Alexander

Sel, 23 Mar 2021 23.46

Dear Prof. Alex,

I would like to change regarding our article for the Journal, this article already done .. the title is "The Effect of Third-Party Funds, Credit Risk, Market Risk, and Operational Risk on Profitability in Banking for Period 2014-2017".

Also I would like to ask about the LoA for the article "The Determinants of The Project Finance Loan Spread In The Infrastructure Sector: Panel Evidence Experience of The ASEAN Four Countries" I sent before

regards,

Joy Elly Tulung
 Sekretaris Program Ilmu Doktor Manajemen at Universitas Sam Ratulangi
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27 Apr 2021 21.39

Joy Elly Tulung <joy.tulung@unsrat.ac.id>
 kepada Jullie, Olha

Dear Olha,

I attached our revis

regards,

Joy
 Sekr
 Sam Ratulangi

M 082311115902 E joy.tulung@unsrat.ac.id
 W www.joyellytulung.com

dari: **Joy Elly Tulung** <joy.tulung@unsrat.ac.id>
 kepada: Olha Lytvynenko <olha.lytvynenko@virtusinterpress.org>, Jullie Sondakh <julliesondakh@unsrat.ac.id>
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Olha Lytvynenko <olha.lytvynenko@virtusinterpress.org>

27 Apr 2021 21.50

kepada saya, Jullie

Dear Joy Elly Tulung
thank you very much
do you mean that
"or the hypothesis

t-count < t-table
the independent
or the **hypothesis**
t-table = $a/2$; n -
t-table = 1.97308
From Table
results for
sig. 0.235 > sig. 0
1.97308, meani
third-party fund
rejected. For cr
and t-count 1.4
there is no effec

(Y) or the H_2 is rejected. For market risk (X_3)
sig. 0.000 < sig. 0.050 and t-count 6.304 > t-table
1.97308, t is positive, meaning that market risk (X_3)
has a significant positive effect on profitability (Y) or
 H_3 is accepted. For operational risk (X_4)
sig. 0.000 < sig. 0.05 and t-count 15.554 > 1.97308,
t is negative, meaning that operational risk (X_4) has
a significant negative effect on profitability (Y) or H_4
is accepted.
The F-test is performed to see whether
the independent variables simultaneously or jointly
have an influence on the dependent variable or not.
The basis for making the F-test decision, if the
sig. value < 0.05 or F-count > F-table then the
independent variable simultaneously affects the
dependent variable or the **hypothesis** is accepted,
whereas if the sig. value > 0.05 or F-count < F-table
then the independent variable simultaneously has no

dari: **Olha Lytvynenko**
<olha.lytvynenko@virtusinterpress.org>

kepada: Joy Elly Tulung <joy.tulung@unsrat.ac.id>

cc: Jullie Sondakh <julliesondakh@unsrat.ac.id>

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Joy Elly Tulung <joy.tulung@unsrat.ac.id> kepada Olha

Dear Olha,

I attached our revisions

regards,

Joy Elly Tulung
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Joy Elly Tulung <joy.tulung@unsrat.ac.id> kepada Olha

Sel, 27 Apr 2021 19.58

Jullie Jeanette Sondakh (<https://orcid.org/0000-0002-2003-107X>)
 Joy Elly Tulung (<https://orcid.org/0000-0002-4610-3721>)
 Herman Karamoy (<https://orcid.org/0000-0002-2984-507X>)

Authors' individual contribution:
 Conceptualization – J.J.S. and J.E.T.;
 Methodology – J.J.S. and J.E.T.;
 Investigation – J.J.S. and J.E.T.;
 Resources – J.J.S. and J.E.T.;
 Data Curation – J.J.S., J.E.T., and H.K.;
 Writing – Original Draft – J.J.S., J.E.T., and H.K.;
 Writing – Revision & Editing – J.J.S., J.E.T., and H.K.;
 Supervision - J.J.S.;
 Project Administration - J.E.T.
 Funding - H.K, J.J.S and J.E.T

Please also revise the hypothesis
 H1: there is a positive effect of third-party funds on profitability.
 H2: there is a positive effect of credit risk on profitability.
 H3: there is a positive effect of market risk on profitability.
 H4: there is a positive effect of operational risk on profitability.
 H5: there is a significant effect on third-party funds, credit risk, market risk, and operational risk on profitability.

Acknowledgements: This research was financially supported by Sam Ratulangi University internal research funds 2020, RDUU Scheme with number of contract 408 /UN12.13/LT/2020

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Olha Lytvynenko <olha.lytvynenko@virtusinterpress.org> kepada saya

Sel, 27 Apr 2021 21.06

Dear **Joy Elly Tulung**,

thank you very much for your very fast response.
Please find attached the layout of your paper with inserted corrections.

There are a few comments left that need your attention. All comments are provided in the file attached.
Please provide your feedback **by tomorrow, April 28**.

Let me know if there are any comments or corrections with regard to the current form of the paper. If you are satisfied with the paper as it is, please confirm that you agree to publish the paper in its current form.

Best regards,
Olha

THE EFFECT OF THIRD-PARTY FUNDS,
CREDIT RISK, MARKET RISK,
AND OPERATIONAL RISK ON
PROFITABILITY IN BANKING

Joy Elly Tulung_2....

Joy Elly Tulung <joy.tulung@unsrat.ac.id> kepada Olha

Sel, 27 Apr 2021 21.36

Dear Olha,

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Olha Lytvynenko <olha.lytvynenko@virtusinterpress.org> Sel, 27 Apr 2021 18.49

kepada saya

Dear **Joy Elly Tulung**,
no problem, the Acknowledgements will be added.

I am looking forward to hearing from you.

Kind regards,
Olha

Joy Elly Tulung Sel, 27 Apr 2021 18.58

Noted with thanks.

Joy Elly Tulung <joy.tulung@unsrat.ac.id> Sel, 27 Apr 2021 19.58

kepada Olha

Jullie Jeanette Sondakh (<https://orcid.org/0000-0002-2003-107X>)
Joy Elly Tulung (<https://orcid.org/0000-0002-4610-3721>)
Herman Karamoy (<https://orcid.org/0000-0002-2984-507X>)

Authors' individual contribution:
 Conceptualization – J.J.S. and J.E.T.;
 Methodology – J.J.S. and J.E.T.;
 Investigation – J.J.S. and J.E.T.;

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Joy Elly Tulung <joy.tulung@unsrat.ac.id> Sel, 27 Apr 2021 18.47

kepada Olha

Dear Olha,

Thank you, we will check and revise it.
And how about the acknowledgement? We want acknowledge: Funding by PNPB 2020 of Sam Ratulangi University

regards,

Joy Elly Tulung
Sekretaris Program Ilmu Doktor Manajemen at Universitas Sam Ratulangi

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Please provide **Julie J. Sondakh's** ORCID ID (if any) or your co-author can authorize the ORCID profile following the [link](#) (Connect your ORCID ID).

Also attached you may find a letter of payment receipt.

I am looking forward to hearing back from you.

Best regards,
Olha

Olha Lytvynenko
Senior Managing Editor, Managing Editor of the journals "Corporate Ownership and Control", "Corporate Board: Role, Duties and Composition", "Journal of Governance and Regulation" and "Risk Governance and Control: Financial Markets & Institutions"
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Best regards,
Olha

 **Olha Lytvynenko**
Senior Managing Editor, Managing Editor of the journals "Corporate Ownership and Control", "Corporate Board: Role, Duties and Composition", "Journal of Governance and Regulation" and "Risk Governance and Control: Financial Markets & Institutions"
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