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Dec 6, 2022, 3:49 PM (3 days ago)

Dear Nur Andriyani,  
Your article "Determinants of Non-Performing Loans and Non-Performing Financing level: Evidence in Indonesia 2008-2021" has been published on the 28th of November, 2022.  
Here is the link to the article: [http://dx.doi.org/10.21511/bbs.17\(4\).2022.10](http://dx.doi.org/10.21511/bbs.17(4).2022.10)  
Please find attached APC confirmation letter.

It is also posted in LinkedIn and Twitter:  
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Nov 28, 2022, 4:36 PM (11 days ago)

Dear Nur Andriyani,

Would you please send us your and your co-authors ORCID identifier (<https://orcid.org/>)?  
We added new box near author's information on our site.  
We hope this new function will integrate author's affiliation and help to recognize it taking into account various name spelling.  
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Nur Andriyani <na751@ums.ac.id> to ya.mospanova

Nov 23, 2022, 1:14 PM

Dear Admin,  
We have been sent a revised file based on feedback from reviewers.

Thanks  
Kind Regards

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Tue, Nov 22, 8:49 PM

Dear Nur Andriyani,  
Hope you are doing well!

Attached you'll find a paper for proofreading before publication. Please check the text of your article and correct mistakes (if any). All corrections please indicate in the attached file. Please, return proofs during next 2 days. We ask you to remove the link to the BBS Journal in the list of references, because self-citation of the journal is prohibited by the rules of our publishing house.

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LLC "CPC "Business Perspectives" maintained the signatory list and joined to the initiation in adoption of ORCID. Please refer to <https://businessperspectives.org/about-us/news/llc-cpc-business-perspectives-maintained-the-signatory-list-and-joined-to-the-initiation-in-adoption-of-orcid>

Waiting for your ORCID id.  
I look forward to hearing from you soon.

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ya.mospanova@manuscript-adminsystem.com to me Thu, Nov 10, 4:08 PM

Dear Nur Andriyani,  
Thank you for the reply!  
Please click here to pay online on our website via a credit card: <https://businessperspectives.org/journals/banks-and-bank-systems#options> and choose 695 euros.  
As soon as the payment is done, I'll provide you with APC confirmation letter to let you have the reimbursement from your institution (if you need).  
Please inform me when the payment will be done.

Nur Andriyani <na751@ums.ac.id> to ya.mospanova Thu, Nov 10, 4:55 PM

Thank you, I will do that.

Nur Andriyani <na751@ums.ac.id> to ya.mospanova Sat, Nov 12, 9:35 AM

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Nur Andriyani <na751@ums.ac.id> to ya.mospanova Thu, Nov 10, 4:55 PM

I accept the offer.

Nur Andriyani <na751@ums.ac.id> to ya.mospanova Thu, Nov 10, 9:24 AM

I accept the terms

ya.mospanova@manuscript-adminsystem.com to me Thu, Nov 10, 2:57 PM

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Kind regards,

Nur Andriyani <na751@ums.ac.id> to ya.mospanova Thu, Nov 10, 3:21 PM

Yes, please proceed.

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RE: MA6393: Author's response to final decision (External) (Inbox x)

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ya.mospanova@manuscript-adminsystem.com  
to me

Wed, Nov 9, 4:16 PM

Dear Nur Andriyani,

I would like to inform you that your manuscript titled "Determinants of Credit Risk and Financing Risk Level: Evidence of Conventional Banks and Islamic Bank in Indonesia" has been accepted for publication, and will be published in the issue 4, 2022 of the journal "Banks and Bank Systems".

As soon as the payment will be done, I'll provide you with APC confirmation letter to let you have the reimbursement from your institution (if you need).

The article processing charge (APC) is 695 euros. We offer 3 methods of payment: 1) by invoice; 2) by bank transfer; 3) to pay online on our web-site via a credit card. Please, let me know, which one is convenient for you?

Please sign Publication Agreement (attached) and send it back.

I look forward to hearing from you soon.

Kind regards,  
Yaroslava Mospanova  
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Account Details for nur andriyani at Business Perspectives (External) (Inbox x)

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Businessperspectives <head@businessperspectives.org>  
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Nov 10, 2022, 11:05 AM

Hello nur andriyani,

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Username: na751  
Password: Akucintaallah@61194

Nur Andriyani <na751@ums.ac.id>  
to Businessperspectives

Nov 12, 2022, 10:58 AM

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Nur Andriyani

SUBMISSIONS

## VIEW SUBMISSION #MA6393 Publication Process

Timeline stages: New Submission (01.08.2022), Consideration (09.08.2022), Initial Review (30.08.2022), Plagiarism Check (08.11.2022), Desk Review (08.11.2022), Peer review (08.11.2022), Decision Making (08.11.2022), Author's Response (07.12.2022).

[← Back to Submissions](#)

### General

**TITLE**  
Determinants of the Level of Credit Risk and Financing Risk: Evidence of Conventional Banks and Islamic Bank in Indonesia

**AUTHOR AND CO-AUTHORS**  
Nur Andriyani, M.Safar Nasir, Yolanda Oktaviani

Contact information