



Move to...



Rueangyod Puttikul via Thai Journ...

[saje] Submission Acknowledgement

To: Suwinto Gmail Gmail,

Reply-To: Rueangyod Puttikul

Penting November 21, 2020 at 5:59 PM



Suwinto Johan:

Thank you for submitting the manuscript, "Peer to Peer Lending's Customer Profile An Empirical Research in Indonesia Financial " to SOUTHEAST ASIAN JOURNAL OF ECONOMICS.

Manuscript URL: <http://so05.tci-thaijo.org/index.php/saje/authorDashboard/submission/247994>

Username: sjohan

If you have any questions, please contact me. Thank you for considering this journal as a venue for your work.

Rueangyod Puttikul





SAJE Editor via Thai Journals Online...

[saje] New notification from SOUTHEAST ASIAN JOURN...

To: Suwinto Gmail Gmail,

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Penting February 17, 2021 at 1:41 PM

[Details](#)



You have a new notification from SOUTHEAST ASIAN JOURNAL OF ECONOMICS:

There is new activity in the discussion titled "Revised and re-run the results" regarding the submission "Peer to Peer Lending's Customer Profile An Empirical Research in Indonesia Financial ".

Link: <http://so05.tci-thaijo.org/index.php/saje/authorDashboard/submission/247994>

Rueangyod Puttikul



SAJE Editor via Thai Journals Onli...

[saje] New notification from SOUTHEAST ASIAN JOURN...

To: Suwinto Gmail Gmail,

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Penting November 26, 2020 at 2:59 PM

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You have a new notification from SOUTHEAST ASIAN JOURNAL OF ECONOMICS:

You have been added to a discussion titled "Request for revisions after initial review by SAJE editor" regarding the submission "Peer to Peer Lending's Customer Profile An Empirical Research in Indonesia Financial".

Link: <http://so05.tci-thaijo.org/index.php/saje/authorDashboard/submission/247994>

Rueangyod Puttikul

<http://so05.tci-thaijo.org/index.php/saje/authorDashboard/submission/247994>



SAJE Editor via Thai Journals Onli...

[saje] New notification from SOUTHEAST ASIAN JOURN...

To: Suwinto Gmail Gmail,

Reply-To: Rueangyod Puttikul

Penting November 27, 2020 at 8:59 AM

[Details](#)



You have a new notification from SOUTHEAST ASIAN JOURNAL OF ECONOMICS:

There is new activity in the discussion titled "Request for revisions after initial review by SAJE editor" regarding the submission "Peer to Peer Lending's Customer Profile An Empirical Research in Indonesia Financial".

Link: <http://so05.tci-thaijo.org/index.php/saje/authorDashboard/submission/247994>

Rueangyod Puttikul

the paper could be further improved if the following things are addressed.

1. The introduction should clearly specify what the paper aims to address and the contributions of the paper. These currently appear at the end of the literature review section. The last paragraphs of Section 2 should be moved to the introduction.
2. Also, the main contribution of the paper is that it addresses individual-specific factors such as trust, awareness of financial technology, etc. The introduction should focus on why these factors are important/interesting to study. Other issues currently included that are not directly relevant to the topic of the paper should be shortened. For example, the two paragraphs on unethical practices in p2p lending and regulations (paragraphs 3 and 4 of Section 1) can be reduced to only a few sentences.
3. Paragraph 2 of Section 1 has conflicting information regarding the competition between financial technology and traditional banking. Line 4 says that the two are competitors while Line 10 says that they are complements. One way to resolve this is to cite Milne (2016) (see comment 5 below).
4. The literature review section could be improved by grouping papers together by topic rather than present each paper one by one. One group could be papers on the factors that affect the success of loan applications (e.g. Berger and Glesiner (2009), Chen et al. (2017), Tao et al. (2017), Gao and Feng (2014), Wan et al. (2016), and Gavurova et al. (2018)). Another group could be papers on the determinants of decisions to apply for loans (e.g. Tjahjadi and Amalia (2018), Lee (2017), and Yazdanparast and Alhenawi (2017)). Also, results from papers not directly related to the topic should be shortened or removed.
5. Some papers included in the literature review section can be moved to the introduction section. For example, Milne (2016) on the relationship between p2p lending and traditional banking, and Iman (2018) on fintech.
6. In the methods section, please recheck the first sentence of the Methodology sub-section. There it says the model is for testing to see if a "particular firm can be identified as a take over target." This is not consistent with the topic of the paper, nor does it represent the regression specification presented later on in the paper.
7. In the methods section, please make sure that all variables and notations are fully explained. For example, $P(Y)$ should be explained as the probability of Y . The use of the notations should also be consistent. If 'e' is used to represent the error term, then 'e' should also be used in the explanation (at the moment it says that epsilon is the error term). The regression constant should be β_0 and not β_1 . Please also check the subscripts in the regression equation. Since the paper uses cross-sectional data, the subscript 't' should not be included.
8. Some of the variable names could be revised to better reflect the concepts they represent. For example, the variables in "Banking Literature" are actually utilization of financial services, the variable in "Psychography" is actually utilization of social media, and "Technology Awareness" is actually only relevant to financial technology.
9. In Table 4, please also include how the outcome variable 'y' is measured. Also, please explain what "Aware of Regulator Registration" is in more detail.
10. In Table 5, it is more usual for means to be presented rather than medians.
11. In the Results and Discussion section, in the results of demography factors. Please explain how the results of this study and others is due to different stages in the acceptance of financial technology. Also, for the psychography factor, since the variable is not statistically significant from 0, the signs of the coefficients do not mean anything so no interpretations should be made. Regarding the banking literacy factors, there is a difference between financial literacy and banking literacy, so please be careful when using the terms since they are not interchangeable.
12. When drawing policy implications from one's research, one often needs to restrict the recommendations to within the scope of the research so sentences like "permissions from the authorities is also a must" and "the government needs to focus on providing financial literacy technology to people who have a financial background and technology awareness" should be dropped. This also applies to the conclusion section.
13. For the implications section, I personally think that one of the interesting findings of this paper is the role of trust, so one suggestion is to expand on this issue in the implications.

Reviewer 2

- The topic is very interesting, with appropriate literature review and methodology. However, some of the results contradict previous research papers. The author has not discussed convincingly why the results differed. For example:
 - The result of testing H2 was insignificant, and it might be due to the fact that the variable that the author used was not a good proxy of psychography.
 - Regarding H3, the signs of the 2 significant variables are opposite. It is not clearly explained in page 12.
 - Again regarding H4, the results are not clearly explained. It is also doubtful whether the two variables can be good proxies for banking literacy.
- The paper could be more interesting if the choice of the variables and the discussion of the results are treated with more depth.



Suwinto Johan
Faculty of Business, President University
suwintojohan@gmail.com



Paper 327
copyed...R.docx

On Mar 6, 2021, at 5:31 PM, saje@chula.ac.th wrote:

<Paper 327 copyedited 060321.docx>



saje@chula.ac.th

Pre-publication Inquiries about SAJE article

To: Suwinto Gmail Gmail Cc: & 1 more

March 6, 2021 at 5:31 PM

Details

Dear Suwinto Johan,

First, I would like to thank you for your submission to the Southeast Asian Journal of Economics. I have taken some time to copy edit your article and have two outstanding inquiries. I would appreciate if you could respond to these inquiries by the afternoon of Monday, March 8th.

1. I am missing two bibliography entries. Please write the bibliography information in the email text (you do not need to add it to the paper; I will do that myself).
 - o Nugroho (2018)
 - o Luo (2012)
2. Please read through the entire edited paper. The paper required heavy editing. I want to make sure that I have not changed any of your original meaning. If you find discrepancies, please insert a note explaining what the text should say.

Please let me know if you have any questions.

Best regards,

Dr. Jessica Vechbanyongratana
Editor, SAJE



Paper 327
copyed...1.docx



SAJE Editor via Thai Journals Onli...

[saje] Editor Decision

To: Suwinto Gmail Gmail

January 8, 2021 at 5:58 PM

Suwinto Johan:

We have reached a decision regarding your submission to SOUTHEAST ASIAN JOURNAL OF ECONOMICS, "Peer to Peer Lending's Customer Profile An Empirical Research in Indonesia Financial".

Our decision is to: revise and resubmit

I have received two referee reports for the paper, "Peer to Peer Lending's Customer Profile An Empirical Research in Indonesia Financial Technology Market." Both reviewers are positive about the paper, but have several suggestions for further improvement. I agree with their assessment, thus I would like to extend to you an opportunity to revise and resubmit your manuscript. In addition to your revised manuscript, please submit a separate file that addresses each of the reviewer comments below. All documents must be uploaded to the online submission system. Please complete the revision within 60 days. If you do not think you can meet this deadline, please let me know. For your reference, I am currently accepting papers for the April 2021 and August 2021 issues.

Best regards,

Dr. Jessica Vechbanyongratana

SAJE Editor

Reviewer 1

The paper addresses an important topic in financial inclusion for developing countries and for Indonesia. The paper includes all the relevant parts and the methodology is appropriate. However, the paper could be further improved if the following things are addressed.

1. The introduction should clearly specify what the paper aims to address and the contributions of the paper. These currently appear at the end of the literature review section. The last paragraphs of Section 2 should be moved to the introduction.
2. Also, the main contribution of the paper is that it addresses individual-specific factors such as trust, awareness of financial technology, etc. The introduction should focus on why these factors are important/interesting to study. Other issues currently included that are not directly relevant to the topic of the paper should be shortened. For example, the two paragraphs on unethical practices in p2p lending and regulations (paragraphs 3 and 4 of Section 1) can be reduced to only a few sentences.
3. Paragraph 2 of Section 1 has conflicting information regarding the competition between financial technology and traditional banking. Line 4 says that the two are competitors while Line 10 says that they are complements. One way to resolve this is to cite Milne (2016) (see comment 5 below).
4. The literature review section could be improved by grouping papers together by topic rather than present each paper one by one. One group could be papers on the factors that affect the success of loan applications (e.g. Berger and Glesiner (2009), Chen et al. (2017), Tao et al. (2017), Gao and Feng (2014), Wan et al. (2016), and Gavurova et al. (2018)). Another group could be papers on the determinants of decisions to apply for loans (e.g. Tjahjadi and Amalia (2018), Lee (2017), and Yazdanparast and Alhenawi (2017)). Also, results from papers not directly related to the topic should be shortened or removed.
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SOUTHEAST ASIAN JOURNAL OF ECONOMICS



← Back to Submissions

Round 1

Round 1 Status
Submission accepted.

Notifications

[saje] Editor Decision	2021-01-08 05:58 PM
[saje] Editor Decision	2021-02-06 08:10 PM
[saje] Editor Decision	2021-03-06 05:21 PM

Reviewer's Attachments 🔍 Search

No Files

Revisions 🔍 Search Upload File

▶ 873610 Article Text, 09012021 SJ.docx	January 10, 2021	Article Text
▶ 873613 Article Text, Response Reviewer II-1.xlsx	January 10, 2021	Article Text

SOUTHEAST ASIAN JOURNAL OF ECONOMICS



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▶ 873610 Article Text, 09012021 SJ.docx	January 10, 2021	Article Text
▶ 873613 Article Text, Response Reviewer II-1.xlsx	January 10, 2021	Article Text
▶ 873614 Article Text, Response Reviewer II-2.xlsx	January 10, 2021	Article Text

Review Discussions Add discussion				
Name	From	Last Reply	Replies	Closed
▶ Response To Reviewers' Input	sjohan 2021-01-10 10:32 AM	-	0	<input type="checkbox"/>
▶ Revised and re-run the results	sjohan 2021-02-11 10:37 AM	sjohan 2021-02-17 05:00 PM	2	<input type="checkbox"/>



Found in Sent - suwintojohan@gmail.com Mailbox



Suwinto Gmail Gmail

Re: Pre-publication Inquiries about SAJE article

To: SAJE Editor Cc: & 1 more

March 6, 2021 at 6:03 PM



[Details](#)

1. I am sorry, it should be Nugroho and Samudera (2018)

Nugroho, Y and Samudera, I. (2018). All eyes on e-money: The race to reach 180M unbanked Indonesians. Think with Google, dated July 2018 <https://www.thinkwithgoogle.com/intl/en-apac/tools-resources/research-studies/all-eyes-e-money-race-reach-180m-unbanked-indonesians/>

2. Lou et al. (2011)

Luo, C., Xiong, H., Zhou, W., Guo, Y., and Deng, G. (2011). Enhancing investment decisions in P2P lending: An investor composition perspective. Proceedings of the ACM SIGKDD International Conference on Knowledge Discovery and Data Mining, 292–300. <https://doi.org/10.1145/2020408.2020458>

3. I have changed my university affiliation. Attached the revision.

Suwinto Johan
Faculty of Business, President University
suwintojohan@gmail.com



Paper 327
copyed...R.docx

On Mar 6, 2021, at 5:31 PM, saje@chula.ac.th wrote:

<Paper 327 copyedited 060321.docx>



saje@chula.ac.th

Pre-publication Inquiries about SAJE article

To: Suwinto Gmail Gmail Cc: & 1 more

March 6, 2021 at 5:31 PM



[Details](#)

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SG

Suwinto Gmail Gmail
Re: [saje] Editor Decision
To: SAJE Editor

January 9, 2021 at 9:10 AM

Thank you very much, I will revise it within 60 days.

Hope, the paper could be accepted and published on April 2021.

Regards,

On Jan 8, 2021, at 5:58 PM, SAJE Editor via Thai Journals Online (ThaiJO) <admin@tci-thaijo.org> wrote:

- The paper could be more interesting if the choice of the variables and the discussion of the results are treated with more depth.

SG

Suwinto Gmail Gmail
Fwd: [saje] Editor Decision
To: Suwinto Gmail Gmail

January 9, 2021 at 8:46 AM



Begin forwarded message:

From: "SAJE Editor via Thai Journals Online (ThaiJO)" <admin@tci-thaijo.org>
Subject: [saje] Editor Decision
Date: January 8, 2021 at 5:58:49 PM GMT+7
To: Suwinto Johan <suwintojohan@gmail.com>
Reply-To: SAJE Editor <saje@chula.ac.th>

Suwinto Johan:

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Best regards