

# Decision on submission HELIYON-D-20-05204 to Heliyon Indox x





@ Tue, Sep 15, 2020, 3:46 AM



Heliyon <em@editorialmanager.com>

Manuscript. Number.: HELIYON-D-20-05204

Title: The Assessment on Islamic Banking Ethics by Some Salient Points in the Prophetic Tradition

Journal: Heliyon

Dear Mr. Alwi,

Thank you for submitting your manuscript to Heliyon.

We have completed the review of your manuscript and a summary is appended below. The reviewers recommend major revisions are required before publication can be considered.

If you are able to address all reviewer comments in full, I invite you to resubmit your manuscript. We ask that you respond to each reviewer comment by either outlining how the criticism was addressed in the revised manuscript or by providing a rebuttal to the criticism. This should be carried out in a point-by-point fashion as illustrated here: https://www.cell.com/heliyon/guide-forauthors#Revisions

To allow the editors and reviewers to easily assess your revised manuscript, we also ask that you upload a version of your manuscript highlighting any revisions made. You may wish to use Microsoft Word's Track Changes tool or, for LaTeX files, the latexdiff Perl script (https://ctan.org/pkg/latexdiff).

To submit your revised manuscript, please log in as an author at https://www.editorialmanager.com/heliyon/, and navigate to the "Submissions Needing Revision" folder. Your revision due date is Oct 24, 2020.

We understand that the global COVID-19 situation may well be causing disruption for you and your colleagues. If that is the case for you and it has an impact on your ability to make revisions to address the concerns that came up in the review process, please let us know so we can discuss with you potential revision deadline extensions. Please also note that Heliyon focuses on technically correct science and so you are only expected to include revisions that are necessary to ensure that the content and the conclusions of the research are technically correct.

I look forward to receiving your revised manuscript.

Kind regards. Ahmed Elsayed Associate Editor - Business & Economics Heliyon

Editor and Reviewer comments:



## Decision on submission HELIYON-D-20-05204R1 to Heliyon Indox x

Wed, Nov 25, 2020, 9:55 PM



H

Heliyon <em@editorialmanager.com>

to me ▼

Manuscript. Number.: HELIYON-D-20-05204R1

Title: The Assessment on Islamic Banking Ethics by Some Salient Points in the Prophetic Tradition

Journal: Heliyon

Dear Mr. Alwi,

We have now received all of the reviewers' comments on your recent submission to Heliyon.

The reviewers have advised that your manuscript should become suitable for publication in our journal after appropriate revisions.

If you are able to address the reviewers' comments, which you can find below, I would like to invite you to revise and resubmit your manuscript. We ask that you respond to each reviewer comment by either outlining how the criticism was addressed in the revised manuscript or by providing a rebuttal to the criticism. This should be carried out in a point-by-point fashion as illustrated here: <a href="https://www.cell.com/heliyon/guide-for-authors#Revisions">https://www.cell.com/heliyon/guide-for-authors#Revisions</a>

To allow the editors and reviewers to easily assess your revised manuscript, we also ask that you upload a version of your manuscript highlighting any revisions made. You may wish to use Microsoft Word's Track Changes tool or, for LaTeX files, the latexdiff Perl script (<a href="https://ctan.org/pkg/latexdiff">https://ctan.org/pkg/latexdiff</a>).

To submit your revised manuscript, please log in as an author at <a href="https://www.editorialmanager.com/heliyon/">https://www.editorialmanager.com/heliyon/</a>, and navigate to the "Submissions Needing Revision" folder under the Author Main Menu. Your revision due date is Dec 25, 2020.

We understand that the global COVID-19 situation may well be causing disruption for you and your colleagues. If that is the case for you and it has an impact on your ability to make revisions to address the concerns that came up in the review process, please let us know so we can discuss with you potential revision deadline extensions. Please also note that Heliyon focuses on technically correct science and so you are only expected to include revisions that are necessary to ensure that the content and the conclusions of the research are technically correct.

I look forward to receiving your revised manuscript.

Kind regards,

Ahmed Elsayed Associate Editor - Business & Economics Heliyon Ahmed Elsayed
Associate Editor - Business & Economics
Helivon

Editor and Reviewer comments:

Reviewer #1: Methods:

In revised draft the methodology is properly explained

Results:

Results are properly addressed

Interpretation:

Interpretation is much clear and meaningful

Other comments:

I would suggest, place the questionnaire in appendix instead of methodology part. Use decimal in results instead of comma

Reviewer #2: 1. Islamic banking is an ethical banking. There are many ethical values embedded in it. There are extensive literature discussing ethical values such as tauhid (Oneness of God), amanah (trust), adil (justice), balanced, cooperation, loyalty, honesty, etc. Therefore, selections of the ethical values and items to represent the values must be done based on extensive readings, both based on theoretical and empirical studies. Improper method might result in biased and invalid conclusions.

- 2. The study has chosen only four ethical values of Islamic banking without strong justification. The values are subsequently represented by only 12 items for 2 groups of community, namely Islamic banking employees and customers. Some of the items are quite general; they are not strongly related to Islamic banking practices and not supported by extensive previous studies (particularly empirical studies). These methods are not sufficient and might lead to invalid conclusions.
- 3. The samples are respondents living in a particular city in Indonesia, namely Makassar city which is known with its religious people. Hence, it is more appropriate to classify the study as a case study (of a pious city). Additionally, generalization of the current results is less appropriate.
- 4. It is possible that the respondents' perceptions are influenced by their knowledge, education background and other characteristics which are not explored in this study. The findings must be linked with the characteristics of respondents, which in this case are not well elaborated.
- 5. This study is 'too big'. I suggest the authors to focus the study into (i) theoretical discussions to derive the main ethical values of Islamic banking, or (ii) empirical studies which focus either on employees or consumers of Islamic banking. The study could then analyze their observance to the selected ethical values according to their specific characteristics.



# Decision on submission HELIYON-D-20-05204R2 to Heliyon Indox x

to me \*

Heliyon <em@editorialmanager.com>

Manuscript. Number.: HELIYON-D-20-05204R2

Title: The Assessment on Islamic Banking Ethics by Some Salient Points in the Prophetic Tradition Some Salient Prophetic Points of Employee's Islamic Banking Ethics in Makassar, Indonesia (Revised)

Journal: Heliyon

Dear Mr. Alwi,

We have now received all of the reviewers' comments on your recent submission to Heliyon.

The reviewers have advised that your manuscript should become suitable for publication in our journal after appropriate revisions.

If you are able to address the reviewers' comments, which you can find below, I would like to invite you to revise and resubmit your manuscript. We ask that you respond to each reviewer comment by either outlining how the criticism was addressed in the revised manuscript or by providing a rebuttal to the criticism. This should be carried out in a point-by-point fashion as illustrated here: https://www.cell.com/heliyon/guide-for-authors#Revisions

@ Fri, Feb 12, 2:50 AM ☆ ←

To allow the editors and reviewers to easily assess your revised manuscript, we also ask that you upload a version of your manuscript highlighting any revisions made. You may wish to use Microsoft Word's Track Changes tool or, for LaTeX files, the latexdiff Perl script (https://ctan.org/pkg/latexdiff).

To submit your revised manuscript, please log in as an author at https://www.editorialmanager.com/heliyon/, and navigate to the "Submissions Needing Revision" folder under the Author Main Menu. Your revision due date is Mar 13, 2021.

We understand that the COVID-19 pandemic may well be causing disruption for you and your colleagues. If that is the case for you and it has an impact on your ability to make revisions to address the concerns that came up in the review process, please reach out to us.

I look forward to receiving your revised manuscript.

Kind regards,

Ahmed Elsayed

to me

Ms. No.: HELIYON-D-20-05204R4

Title: The Assessment on Islamic Banking Ethics by Some Salient Points in the Prophetic Tradition Some Salient Prophetic Points of Employee's Islamic Banking Ethics in Makassar, Indonesia (Revised) Some Salient Prophetic Points of Ethics in Islamic Banking's Employees: Evidence from Indonesia (Revised) Journal: Heliyon

Dear Mr. Alwi.

Thank you for submitting your manuscript to Heliyon.

We have now received all of the editor and reviewer comments on your recent submission to Heliyon. Your paper will become acceptable for publication after implementation of minor formatting and/or administrative changes outlined below. To avoid unnecessary delays in the publication of your manuscript, please do not make any other additional changes during this revision.

To submit your revised manuscript, please log in as an author at <a href="https://www.editorialmanager.com/heliyon/">https://www.editorialmanager.com/heliyon/</a>, and navigate to the "Submissions Needing Revision" folder under the Author Main Menu. When submitting your revised manuscript, please ensure that you upload your most recent document with the "Revised manuscript file - highlighting revisions made" item type.

Kind regards,

Zoe Gooden Editorial Assistant Heliyon

### Embargo

Embargos are not automatically set for papers published in Heliyon. Papers appear online a few days after acceptance. To request a media embargo and/or publication on a specific date to assist an institutional press release, please reach out to the Heliyon team (info@heliyon.com) as soon as possible and we will do our best to accommodate your request.

Editor and Reviewer comments:

Editorial Office:

Please edit your Manuscript Title in Editorial Manager to "Some Salient Prophetic Points of Ethics in Islamic Banking's Employees: Evidence from Indonesia"

Please include a list of authors on your manuscript file, including author affiliations.

The level of English throughout your manuscript does not meet the journal's required standard and it will need to be improved before submitting a revised manuscript. For help with English



## Decision on submission to Heliyon (External) Inbox x







May 14, 2021, 10:48 PM ☆ ←



Heliyon <em@editorialmanager.com>

Manuscript Number: HELIYON-D-20-05204R6

Title: AN ASSESSMENT ON ISLAMIC BANKING ETHICS THROUGH SOME SALIENT POINTS IN THE PROPHETIC TRADITION

Dear Mr. Alwi,

Thank you for submitting your manuscript to Heliyon.

I am pleased to inform you that your manuscript has been accepted for publication.

Your accepted manuscript will now be transferred to our production department. We will create a proof which you will be asked to check, and you will also be asked to complete a number of online forms required for publication. If we need additional information from you during the production process, we will contact you directly.

We appreciate and value your contribution to Heliyon. We regularly invite authors of recently published manuscript to participate in the peer review process. If you were not already part of the journal's reviewer pool, you have now been added to it. We look forward to your continued participation in our journal, and we hope you will consider us again for future submissions.

Kind regards,

Zoe Gooden

Editorial Assistant

Heliyon

Embargos are not automatically set for papers published in Heliyon. Papers appear online a few days after acceptance. To request a media embargo and/or publication on a specific date to assist an institutional press release, please reach out to the Heliyon team (info@heliyon.com) as soon as possible and we will do our best to accommodate your request.

Editor and Reviewer comments: