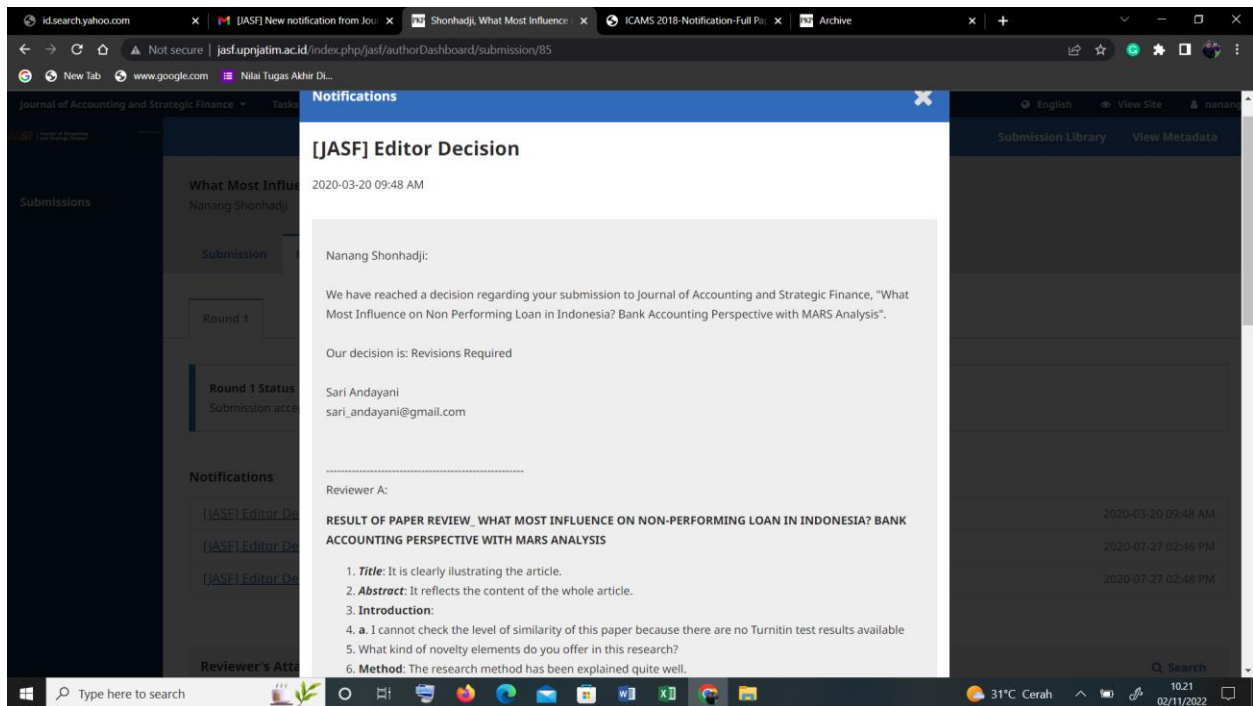
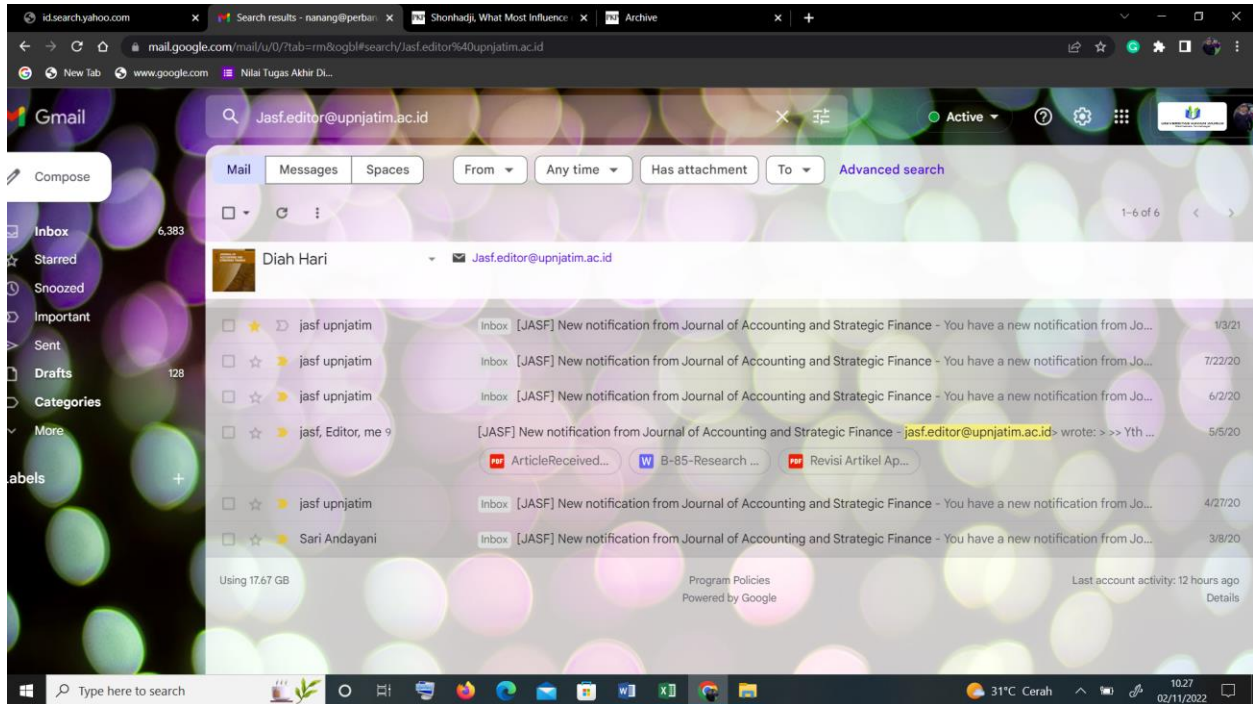


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Sari Andayani  
sari\_andayani@gmail.com

Reviewer A:

**RESULT OF PAPER REVIEW, WHAT MOST INFLUENCE ON NON-PERFORMING LOAN IN INDONESIA? BANK ACCOUNTING PERSPECTIVE WITH MARS ANALYSIS**

- Title:** It is clearly illustrating the article.
- Abstract:** It reflects the content of the whole article.
- Introduction:**
- a.** I cannot check the level of similarity of this paper because there are no Turnitin test results available
- What kind of novelty elements do you offer in this research?
- Method:** The research method has been explained quite well.
- Results and Discussion:** The result **thoroughly**discussed, and the author also **compared** the research results with other previous research.
- Conclusions:** The conclusions supported by the fair results and reasonable explanations by the author. This paper also provide suggestions for further research in a reasonable way.
- Tables and Figures:** It is suitable with the referred explanation and easy to interpret and understand for the readers.
- References:** It relevant to the article's topic and up to date, the latest reference numbers have reached more than 80% of the total references.

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Reviewer B:

- **Title:** the title is not clear. What most? maybe What factors most.....???
- **Abstract:** Abstract did not mention the important information such as
- **Introduction:** The problem of NPL is not up dated. It was 4 years ago. Please up date with a new data, at least 2018 or 2019.
- **Method:** The method is comprehensive and that appropriate analysis has not been employed in findings the research result. see comment on the article!
- **Results and Discussion:** the result is **thoroughly** discussed and the author **compare** the research results with other previous research...but the analysis not based on the data!
- **Conclusions:** Conclusion are repeating results. Author should differentiate between results and conclusions!
- **Tables and Figures:** is it suitable with the referred explanation and easy to interpret and understand?
- **References:** is it relevant to the articles' topic but not up to date (less than 50% in 2015-2016). Add more article of 2018 and 2020.

Overall: the article is poorly written in english. I can not understand the sentences. Please upload the Indonesia version.

Decision: Resubmit article

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### Revisions

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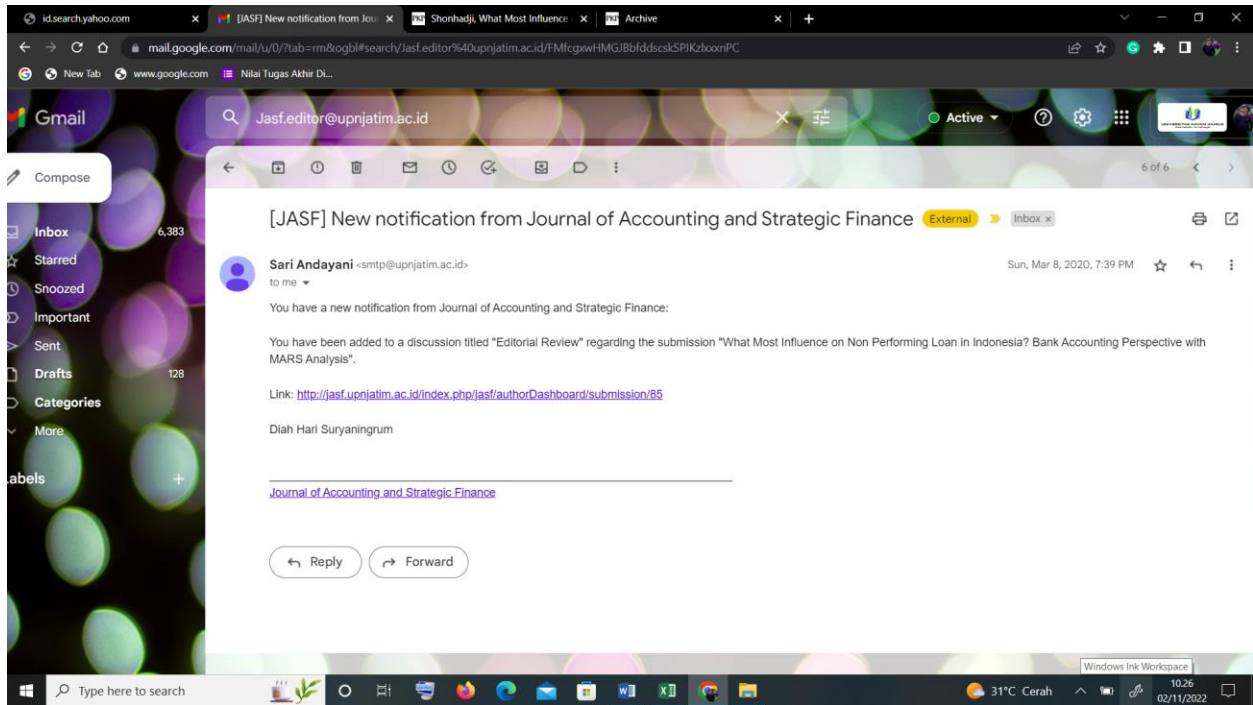
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