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## Invitation to Review for the ISRA International Journal of Islamic Finance

1 message

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**ISRA International Journal of Islamic Finance** <onbehalf@manuscriptcentral.com>

24 February 2022 at 16:01

Reply-To: israjournal-editor@inceif.org

To: hafas.furqani@ar-raniry.ac.id, hafasf@gmail.com

Salaams Dr Hafas

Would you be able to spare some time to review this paper, please?

Thanks

Salma

24-Feb-2022

Dear Dr. Furqani,

Manuscript ID IJIF-08-2021-0162.R1 entitled "Determinants factors of Islamic banks profitability in MENA region before and during the Covid-19 pandemic period" has been revised and resubmitted to the ISRA International Journal of Islamic Finance.

I invite you to review this manuscript. The abstract appears at the end of this letter. Please let me know as soon as possible if you will be able to accept my invitation to review. If you are unable to review at this time, I would appreciate you recommending another expert reviewer. Please click the appropriate link below to automatically register your reply with our online manuscript submission and review system.

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I realize that our expert reviewers greatly contribute to the high standards of the Journal, and I thank you for your present and/or future participation.

Yours sincerely,

Dr. Beebee Salma Sairally

Editor, ISRA International Journal of Islamic Finance

[israjournal-editor@inceif.org](mailto:israjournal-editor@inceif.org)

### MANUSCRIPT DETAILS

TITLE: Determinants factors of Islamic banks profitability in MENA region before and during the Covid-19 pandemic period

#### ABSTRACT:

This research has two objectives: (i) explain and analyze the financial indicators of Islamic banking sector in the Middle East and North Africa countries (MENA) before and over the Covid-19 pandemic period, and (ii) explore the key determinant factors that might affect Islamic banks performance before and during Covid-19 pandemic period. Orbis Bank Focus database and annual financial reports are used to collect financial information of Islamic banks in MENA countries over two years: 2019 and 2020. Descriptive statistics, T-test and multiple regression are employed to analyze the financial structure and performance of Islamic banks before and during Covid-19 pandemic period. The Results of this study reveal that (i) there is a sharp drop of financial indicators in Islamic banks during the pandemic period, (ii) liquidity risk, bank size, managerial efficiency ratio and oil price shocks are the determinants of Islamic banks profitability before the appearance of Covid-19, (iii) credit risk, bank size, liquidity risk, managerial efficiency, inflation and oil price shocks are the determinants of Islamic banks profitability during the pandemic period, and (iiii) there is no significant impact of GDP and capital structure on Islamic banks profitability before and during the

Covid-19 pandemic period.

The study provides new perspectives that supports regulators, investors, and top managers in the MENA region. A well-managed balance sheet improves the financial performance and risk management of banking sector in MENA countries, especially in times of crisis and pandemics.

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24 February 2022 at 19:59

Reply-To: israjournal-editor@inceif.org

To: hafas.furqani@ar-raniry.ac.id, hafasf@gmail.com

24-Feb-2022

Dear Dr. Furqani,

Thank you for agreeing to review Manuscript ID IJIF-08-2021-0162.R1 entitled "Determinants factors of Islamic banks profitability in MENA region before and during the Covid-19 pandemic period" for the ISRA International Journal of Islamic Finance. Please try your best to complete your review within the next 2 weeks.

In your review, please answer all questions. On the review page, there is a space for "Comments to Editor" and a space for "Comments to the Author." Please be sure to put your comments to the author in the appropriate space.

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All communications regarding this manuscript are privileged. Any conflict of interest, suspicion of duplicate publication, fabrication of data or plagiarism must immediately be reported to me.

Thank you for evaluating this manuscript.

Yours sincerely,  
Dr. Beebee Salma Sairally  
Editor, ISRA International Journal of Islamic Finance  
[israjournal-editor@inceif.org](mailto:israjournal-editor@inceif.org)

Authors response to reviewers comments:

Dear editor,

Many thanks for your recommendations,

Due to your recommendations the paper has been improved,

Here are what I did in this paper:

1-the plagiarism has been modified, now it is 10% after lot of modifications,

2-the abstract is modified to fit with the requirements

3-Some keywords are modified

4- Paper type is added

5- The repetitiveness in the introduction is considered,

6-Many words are corrected based on editor requirements

7-In the literature many studies related to the objective and Covid impact are added

8- Title of section 2-1 is modified

9-References are organized

10-style of references are modified and checked

11-paper was reviewed by specialist

12-A new paragraph and several theories are added and considered in the literature review and discussion

I hope all my modifications are well considered by you.

Best Regards

Hani

## Your review for ISRA International Journal of Islamic Finance has been added to Publons

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To: hafas.furqani@ar-raniry.ac.id

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Thank you again for your review.

Kind regards

The Emerald Team



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