

File korespondensi dari website jurnal dan GMAIL

The screenshot shows a user interface for a journal submission system. At the top, the journal title 'Journal of Islamic Economic and Business Research' is displayed in a dark header. Below the header, there is a navigation bar with '← Back to Submissions' and a 'Library' button. The main content area shows the user's profile '342 / Arif Lubis' and the article title 'User Sentiment Analysis Towards Islamic Banking Applications in Indonesia'. A 'Workflow' section is active, with sub-tabs for 'Submission', 'Review', 'Copyediting', and 'Production'. The 'Submission Files' section contains a table with two entries:

File ID	File Name	Submission Date	File Type
1394	JIEBR_TEMPLATE_ARTIKEL 5 ENG.docx	September 8, 2024	Article Text
1395	342r_User Sentiment Analysis Towards Islamic Banking Applications in Indonesia.docx	September 9, 2024	Article Text

There is a 'Search' button in the top right of the file list and a 'Download All Files' button at the bottom right.

Arif Lubis | User Sentiment Ana x Kotak Masuk (1.314) - fauziarifl x +

jjiebr.ummy.ac.id/index.php/jiebr/authorDashboard/submission/342

Journal of Islamic Economic and Business Research

← Back to Submissions

Reviewer's Attachments Q Search

1415 jiebr-review-assignment-342-Article+Text-1396.docx September 24, 2024

Revisions Q Search Upload File

1418 test turnitin fauzi 1.docx September 25, 2024 Article Text

Review Discussions Add discussion

Name	From	Last Reply	Replies	Closed
Request Revision	satriautama 2024-09-26 12:09 PM	-	0	<input type="checkbox"/>
I have finish my revision	fauzi 2024-09-26 03:39 PM	fauzi 2024-09-27 09:53 AM	2	<input type="checkbox"/>

https://jjiebr.ummy.ac.id/index.php/jiebr/\$\$\$call\$\$\$tab/author-dashboard/author-dashboard-tab/fetch-tab?submissionId=342&stageId=3

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Journal of Islamic Economic and Business Research

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Notifications x

[JIEBR] Editor Decision

2024-09-25 08:43 AM

Dear Fauzi Arif Lubis:

We have reached a decision regarding your submission to Journal of Islamic Economic and Business Research, "User Sentiment Analysis Towards Islamic Banking Applications In Indonesia".

Our decision is: **Revisions Required**

Reviewer B:

The author provides an insightful study on user sentiment towards low-rated Islamic banking applications in Indonesia, which addresses a notable gap in the literature. However, the paper lacks an in-depth justification for the significance of this issue beyond the context of Islamic banking. While the literature review covers relevant topics, it primarily summarizes previous studies rather than synthesizing and integrating them into a cohesive framework. The author should also incorporate relevant theoretical foundations more deeply within the literature review rather than limiting their discussion. The methodology is well-detailed, but the justification for choosing lexicon-based sentiment analysis over more robust machine learning models is missing, and the

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Arif Lubis | User Sentiment Ana x Kotak Masuk (1.314) - fauziarifil x +

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Journal of Islamic Economic and Business Research

← Back to Submissions

Notifications

[JIEBR] Editor Decision

2024-09-27 11:05 AM

Dear Fauzi Arif Lubis,

We want your confirmation that your article was **accepted and will be published in the June 2024 edition**. Please double-check the correctness of the substance, name, email, and affiliation. If there is no response, we will assume it is correct, and the following process will be carried out.

Thank you.
Best regards,
JIEBR Editorial Team

[Journal of Islamic Economic and Business Research](#)

Round 1
Round 2
Round 3

Reviewer's Attachments

1415 jjiebr-review-assignment-342-Article+Text-1396.docx September 24, 2024

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Arif Lubis | User Sentiment Ana x Kotak Masuk (1.314) - fauziarifil x +

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Journal of Islamic Economic and Business Research

← Back to Submissions

Notifications

[JIEBR] Editor Decision

2024-09-30 09:44 AM

Dear Fauzi Arif Lubis,

The editing of your submission, "User Sentiment Analysis Towards Islamic Banking Applications in Indonesia," is complete. We are now sending it to production.

Submission URL: <https://jjiebr.ummy.ac.id/index.php/jiebr/authorDashboard/submission/342>

Regards,
Editor
Journal of Islamic Economic and Business Research
Universitas Muhammadiyah Yogyakarta, Indonesia

[Journal of Islamic Economic and Business Research](#)

Round 1
Round 2
Round 3

Reviewer's Attachments

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Arif Lubis | User Sentiment Ana x [JIEBR] Submission Acknowledg x +

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99+ Mail Chat Meet

7 dari 7

Terjemahkan ke Indonesia

Fauzi Arif Lubis:

Thank you for submitting the manuscript, "User Sentiment Analysis Towards Islamic Banking Applications in Indonesia" to Journal of Islamic Economic and Business Research. With the online journal management system that we are using, you will be able to track its progress through the editorial process by logging in to the journal web site:

Submission URL: <https://jiebr.umy.ac.id/index.php/jiebr/authorDashboard/submission/342>
Username: fauzi

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

Prof. Hilman Latief., Ph.D

[Journal of Islamic Economic and Business Research](#)

Thank you for your information. Thank you for the information. Thank you for your response.

Balas Teruskan

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Arif Lubis | User Sentiment Ana x [JIEBR] New notification from J.c x Email Universitas Islam Negeri x +

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admin-jiebr@umy.ac.id kepada saya

Kam, 26 Sep, 12.08 (4 hari yang lalu)

Terjemahkan ke Indonesia

You have a new notification from Journal of Islamic Economic and Business Research:

You have been added to a discussion titled "Request Revision (Minor)" regarding the submission "User Sentiment Analysis Towards Islamic Banking Applications in Indonesia".

Link: <https://jiebr.umy.ac.id/index.php/jiebr/authorDashboard/submission/342>

Prof. Hilman Latief., Ph.D

[Journal of Islamic Economic and Business Research](#)

admin-jiebr@umy.ac.id kepada saya

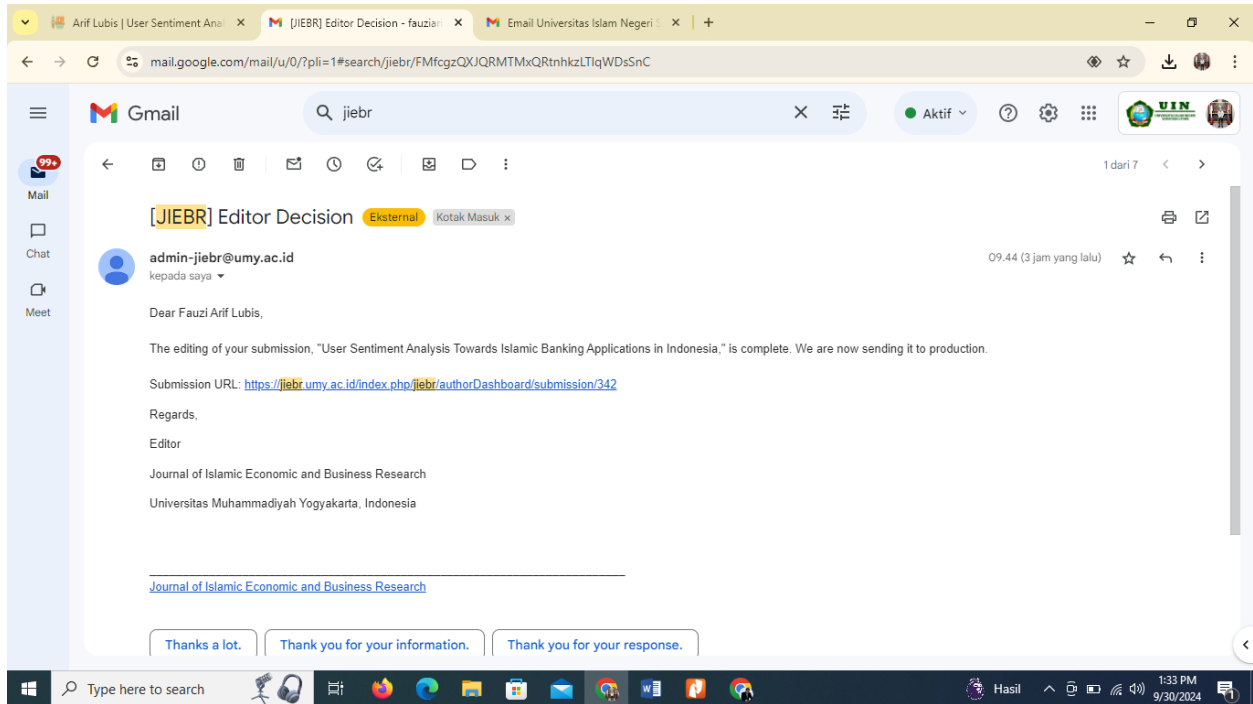
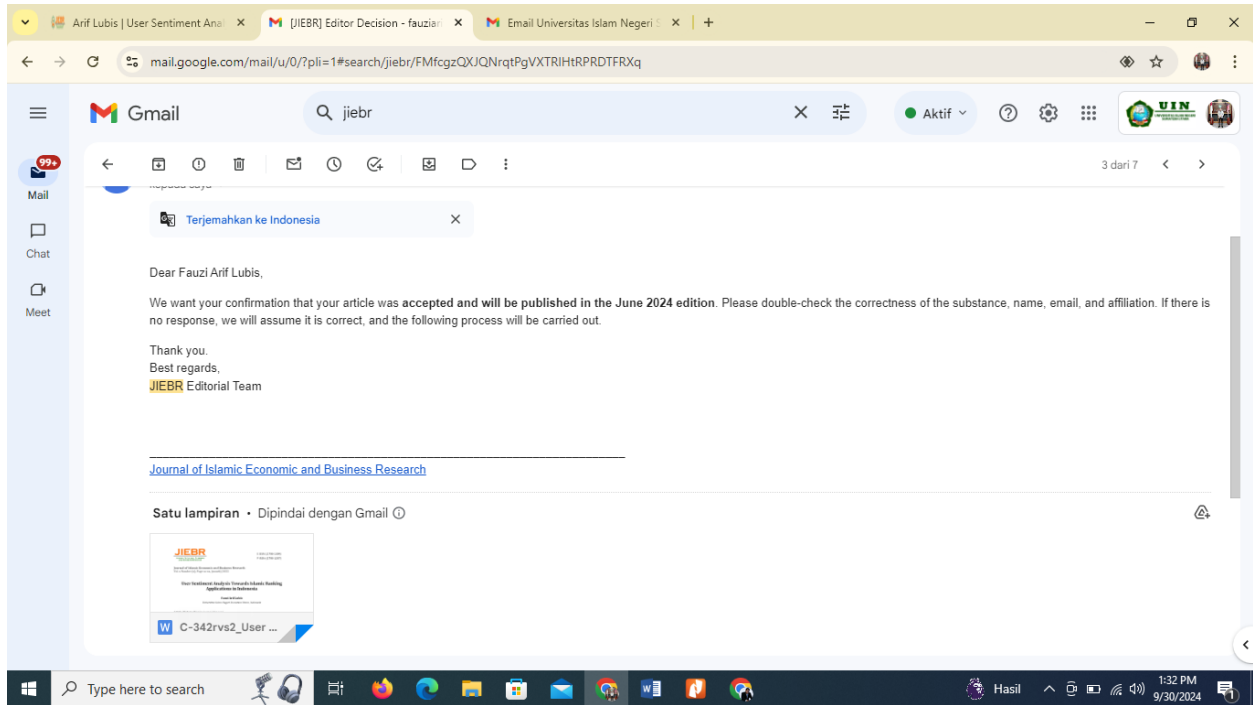
Kam, 26 Sep, 12.09 (4 hari yang lalu)

Terjemahkan ke Indonesia

You have a new notification from Journal of Islamic Economic and Business Research:

You have been added to a discussion titled "Request Revision" regarding the submission "User Sentiment Analysis Towards Islamic Banking Applications in Indonesia".

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fauzi ariflbs <fauziariflbs@uinsu.ac.id>

[JIEBR] Editor Decision

1 pesan

admin-jiebr@umy.ac.id <admin-jiebr@umy.ac.id>
Balas Ke: Satria Utama <satriautama681@gmail.com>
Kepada: Fauzi Arif Lubis <fauziariflbs@uinsu.ac.id>

25 September 2024 pukul 08.43

Dear Fauzi Arif Lubis:

We have reached a decision regarding your submission to Journal of Islamic Economic and Business Research, "User Sentiment Analysis Towards Islamic Banking Applications in Indonesia".

Our decision is: **Revisions Required**

Reviewer B:

The author provides an insightful study on user sentiment towards low-rated Islamic banking applications in Indonesia, which addresses a notable gap in the literature. However, the paper lacks an in-depth justification for the significance of this issue beyond the context of Islamic banking. While the literature review covers relevant topics, it primarily summarizes previous studies rather than synthesizing and integrating them into a cohesive framework. The author should also incorporate relevant theoretical foundations more deeply within the literature review rather than limiting their discussion. The methodology is well-detailed, but the justification for choosing lexicon-based sentiment analysis over more robust machine learning models is missing, and the handling of linguistic diversity in user reviews needs more explanation. Although the results are clearly presented, there should be a deeper discussion on why "trust" emerged as the dominant factor influencing positive sentiment. Lastly, while practical recommendations are provided, the societal and theoretical implications of improving Islamic banking apps, especially their role in financial inclusion, could be expanded for a more comprehensive impact.

Additional Questions:

Originality:

Does the paper contain new and significant information adequate to justify publication?

The study addresses a pertinent topic by focusing on user sentiment towards low-rated Islamic banking applications, which is a relatively unexplored area. However, while the focus on low-rated apps is original, the paper could provide more in-depth justification for why this issue is significant in the broader landscape of Islamic banking and digital finance. The contribution would be enhanced by explaining how these findings could apply more broadly or inform improvements in other Islamic financial services.

Relationship to Literature:

Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?

The paper engages with relevant literature on Islamic banking, sharia principles, and sentiment analysis. However, the literature review mainly summarizes previous studies rather than synthesizing and integrating findings into a cohesive argument. Additionally, there is a lack of engagement with more recent studies on sentiment analysis in other digital banking sectors, which could provide valuable comparative insights. The paper would benefit from embedding more theoretical frameworks and integrating studies on challenges in sentiment analysis across different languages and platforms.

Methodology:

Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?

The methodology is well-explained in terms of using Natural Language Processing (NLP) techniques and VADER for sentiment analysis. However, the paper does not sufficiently address the limitations of the sentiment analysis model, especially regarding language diversity and classification accuracy. There is also no justification provided for choosing lexicon-based analysis over machine-learning models, which could enhance the robustness of the results. Moreover, details on the pre-processing of multilingual reviews could be expanded to ensure that the reader understands how linguistic differences were handled.

Results:

Are results presented clearly and analyzed appropriately? Do the conclusions adequately tie together the other elements of the paper?

While the results are clearly presented with detailed tables and graphs, there is room for a more in-depth discussion on the dominant "trust" factor. The explanation of why trust surpasses other elements such as features or sharia compliance could be explored further. Additionally, the performance metrics of the sentiment analysis model, including the accuracy and recall rates, indicate some limitations that are not fully addressed in the discussion. Further elaboration on these findings would provide better clarity for the reader.

Implications for Research, Practice, and/or Society:

Does the paper identify clearly any implications for research, practice, and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?

The practical recommendations, particularly for improving trust and feature quality in Islamic banking apps, are valuable. However, the paper could expand on the societal impact of these improvements, such as their potential to enhance financial inclusion for underbanked populations. Additionally, the implications for Islamic financial theory could be strengthened by discussing how these findings support broader Islamic finance principles like transparency and social welfare.

Quality of Communication:

Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.?

The paper is generally well-written, but there are areas where clarity could be improved, particularly in the explanation of the NLP techniques for readers unfamiliar with these concepts. The technical sections, such as the discussion of VADER and the sentiment analysis process, would benefit from more detailed explanations. Additionally, some minor grammatical issues should be addressed to improve readability and flow. A clearer structure, particularly in the literature review and discussion, would make the manuscript easier to follow.

Recommendation: Revisions Required

Reviewer C:

Recommendation: Revisions Required

Journal of Islamic Economic and Business Research

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JIEBR
JOURNAL OF ISLAMIC ECONOMIC
AND BUSINESS RESEARCH

**Journal of Islamic Economic and Business
Research (JIEBR)**

Departement of Shariah Economic, Faculty of Islamic
Studies, Universitas Muhammadiyah Yogyakarta

<https://jiebr.umy.ac.id/index.php/jiebr>

Yogyakarta, September 27th 2024

Number : 004/JIEBR/September/2024
Attachment : -
Subject : **Letter of Acceptance**

Dear,

Fauzi Arif Lubis

Universitas Islam Negeri Sumatera Utara, Indonesia

Congratulation! We are pleased to inform you that your paper entitled “**User Sentiment Analysis Towards Islamic Banking Applications in Indonesia**” was reviewed. Your paper has received positive reviewers, comments and, therefore, can be **accepted** for publication at the peer-reviewed journal “**Journal of Islamic Economic and Business Research (JIEBR)**” (Volume 4 No.1 June 2024).

Thank you for submitting your work to this journal. We hope you submit your articles in future.

Sincerely,

Prof. Hilman Latief, Ph.D.
Editor-in-Chief

Journal of Islamic Economic and
Business Research (JIEBR)