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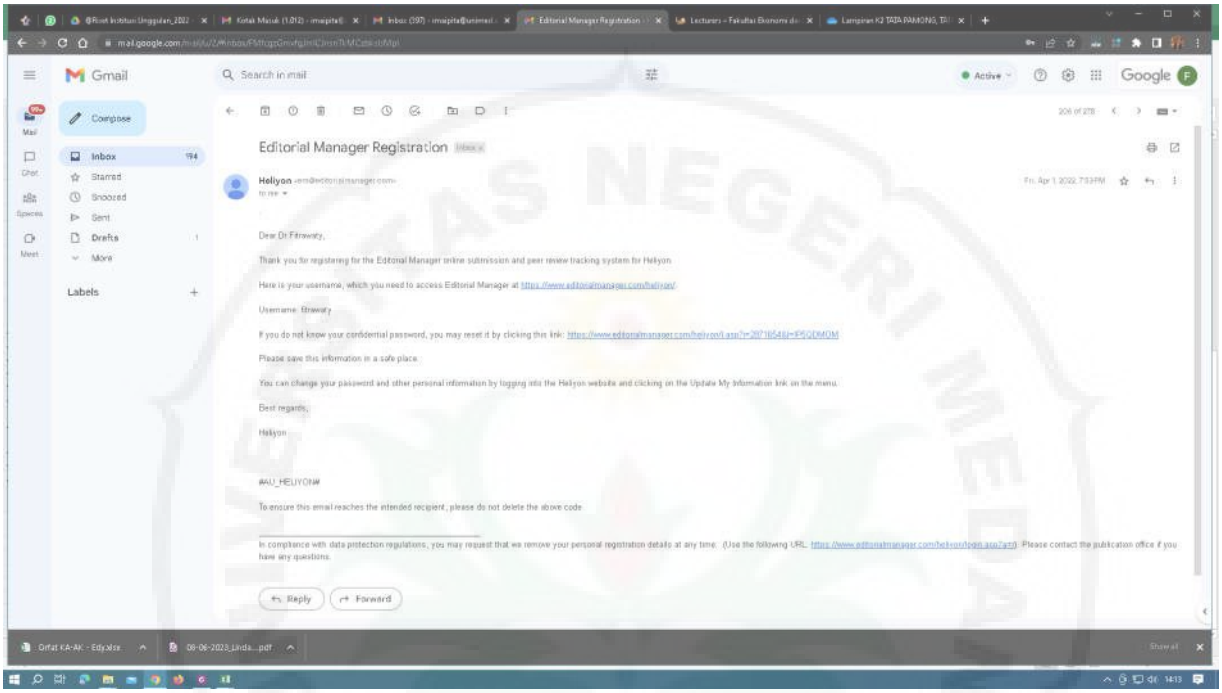

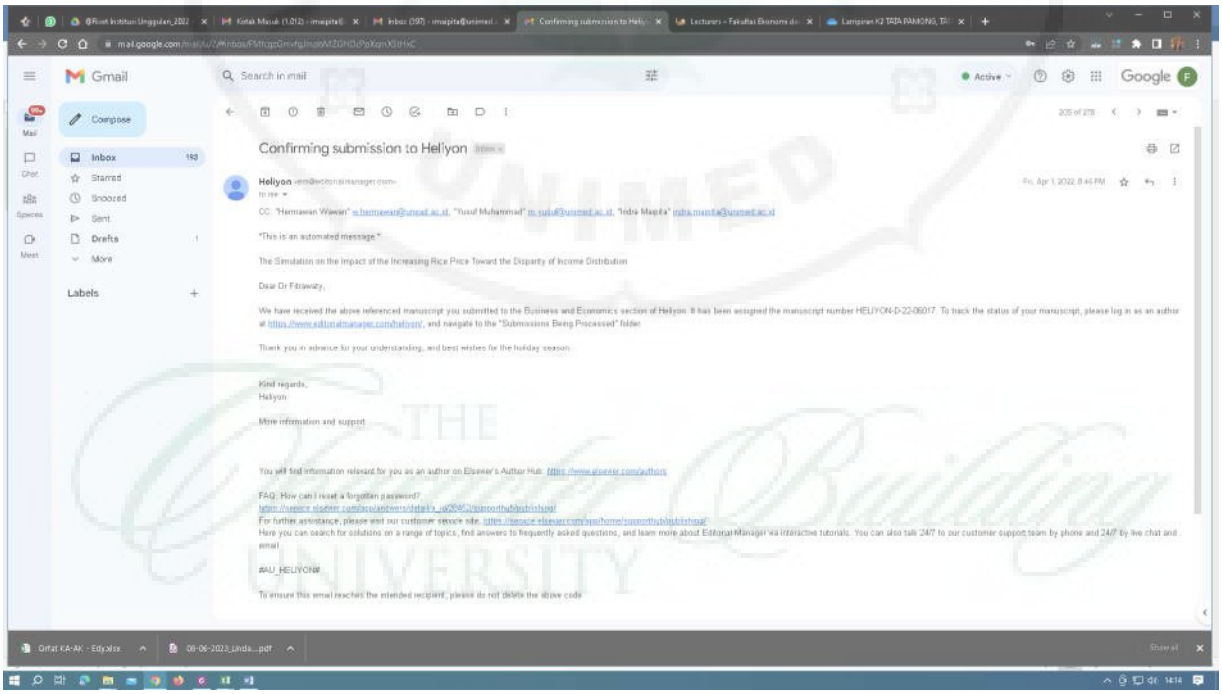

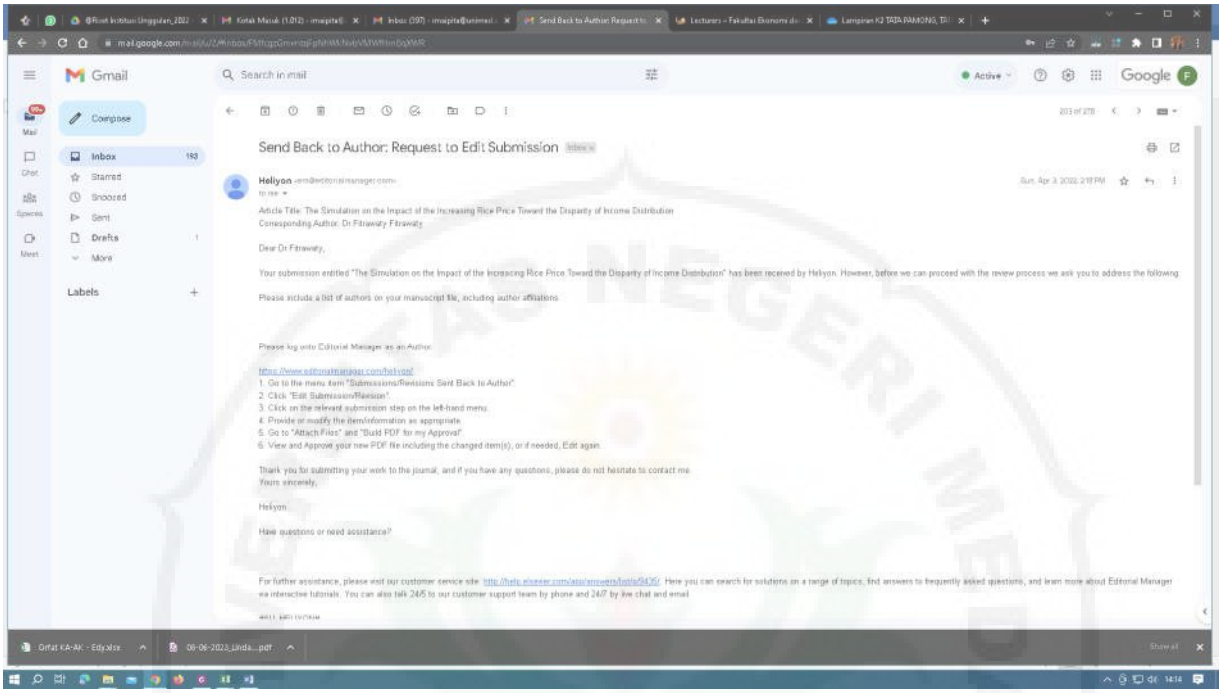

Send Back to Author: Request to Edit Submission

Heliyon <em@editorialmanager.com>
to me

Article Title: The Simulation on the Impact of the Increasing Rice Price Toward the Disparity of Income Distribution
Corresponding Author: Dr Fitrawaty Fitrawaty

Dear Dr Fitrawaty,

Your submission entitled "The Simulation on the Impact of the Increasing Rice Price Toward the Disparity of Income Distribution" has been received by Heliyon. However, before we can proceed with the review process we ask you to address the following:

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

Please log onto Editorial Manager as an Author:

https://www.editorialmanager.com/heliyon/
1. Go to the menu item "Submissions Revisions Sent Back to Author".
2. Click "Edit Submission/Revision".
3. Click on the relevant submission step on the left-hand menu.
4. Provide or modify the item/information as appropriate.
5. Go to "Attach Files" and "Build PDF for my Approval".
6. View and Approve your new PDF file including the changed item(s), or if needed, Edit again.

Thank you for submitting your work to the journal, and if you have any questions, please do not hesitate to contact me.
Yours sincerely,

Heliyon

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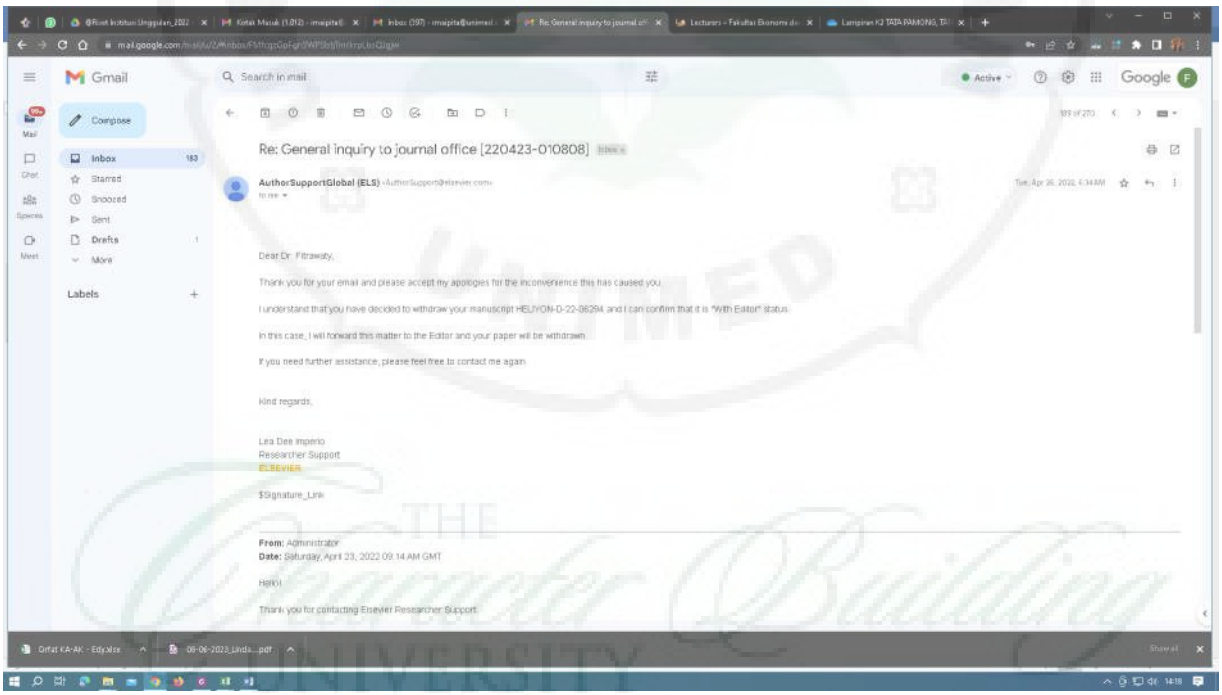

Re: General inquiry to journal office [220423-010808]

AuthorSupportGlobal (ELS) <AuthorSupport@elsevier.com>
to me

Dear Dr. Fitrawaty,

Thank you for your email and please accept my apologies for the inconvenience this has caused you.

I understand that you have decided to withdraw your manuscript HELIYON-D-22-06294 and I can confirm that it is "With Editor" status.

In this case, I will forward this matter to the Editor and your paper will be withdrawn.

If you need further assistance, please feel free to contact me again.

Kind regards,

Lea Dee Imperio
Researcher Support
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From: Administrator
Date: Saturday, April 23, 2022 09:14 AM GMT

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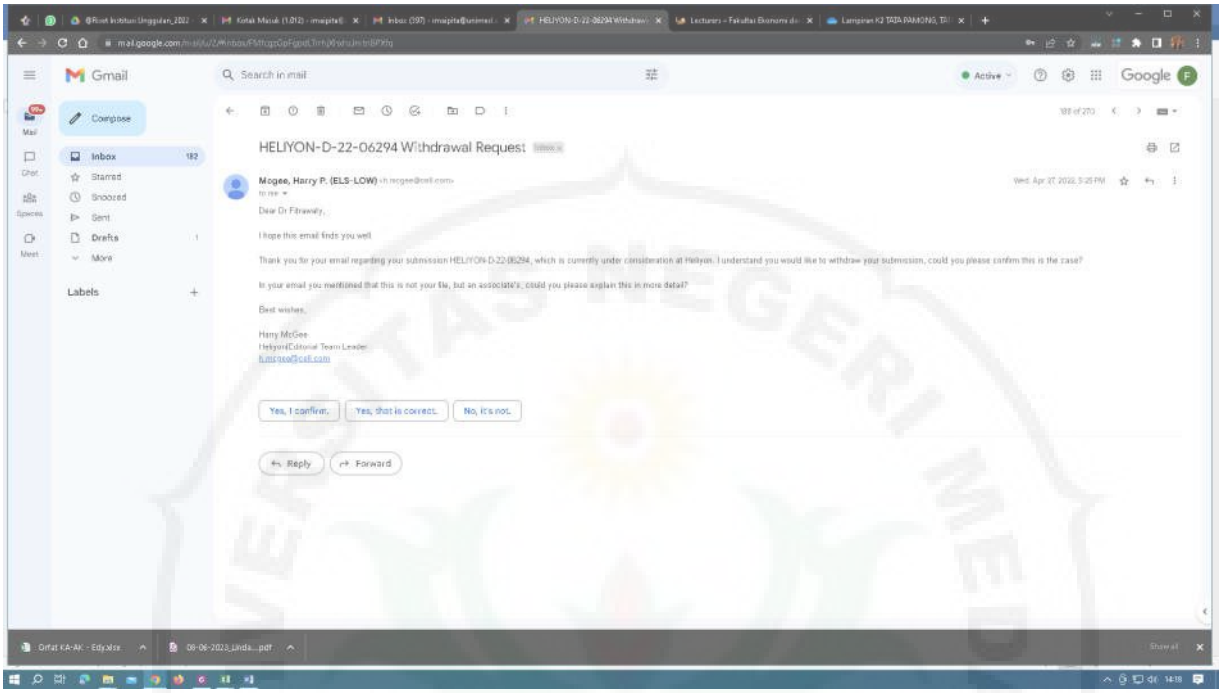
Thank you for contacting Elsevier Researcher Support.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HELIYON-D-22-06294 Withdrawal Request
Mcgee, Harry P. (ELS-LOW)
Dear Dr Fitrawaty,
I hope this email finds you well.
Thank you for your email regarding your submission HELIYON-D-22-06294, which is currently under consideration at Heliyon. I understand you would like to withdraw your submission, could you please confirm this is the case?
In your email you mentioned that this is not your file, but an associate's, could you please explain this in more detail?
Best wishes,
Harry McGee
Heliyon Editorial Team Leader
Yes, I confirm.
Yes, that is correct.
No, it's not.
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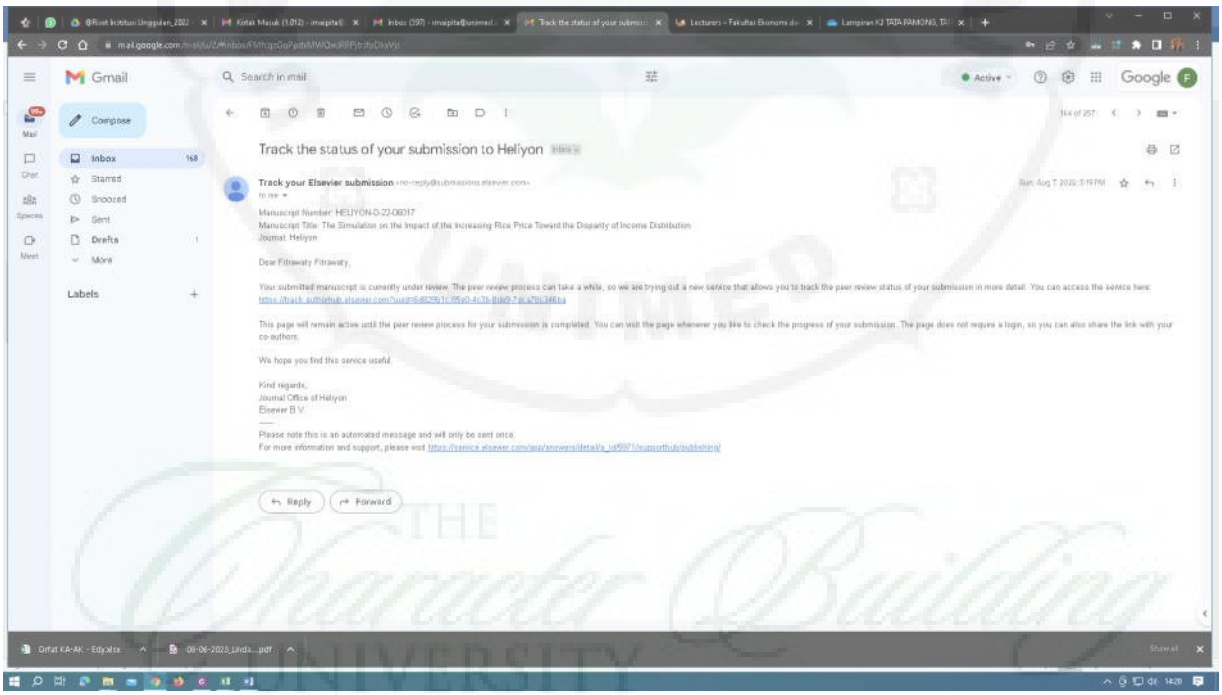
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Manuscript Number: HELIYON-D-22-08017
Manuscript Title: The Simulation on the Impact of the Increasing Rice Price Toward the Disparity of Income Distribution
Journal: Heliyon
Dear Fitrawaty Fitrawaty,
Your submitted manuscript is currently under review. The peer review process can take a while, so we are trying out a new service that allows you to track the peer review status of your submission in more detail. You can access the service here:
This page will remain active until the peer review process for your submission is completed. You can visit the page whenever you like to check the progress of your submission. The page does not require a login, so you can also share the link with your co-authors.
We hope you find this service useful.
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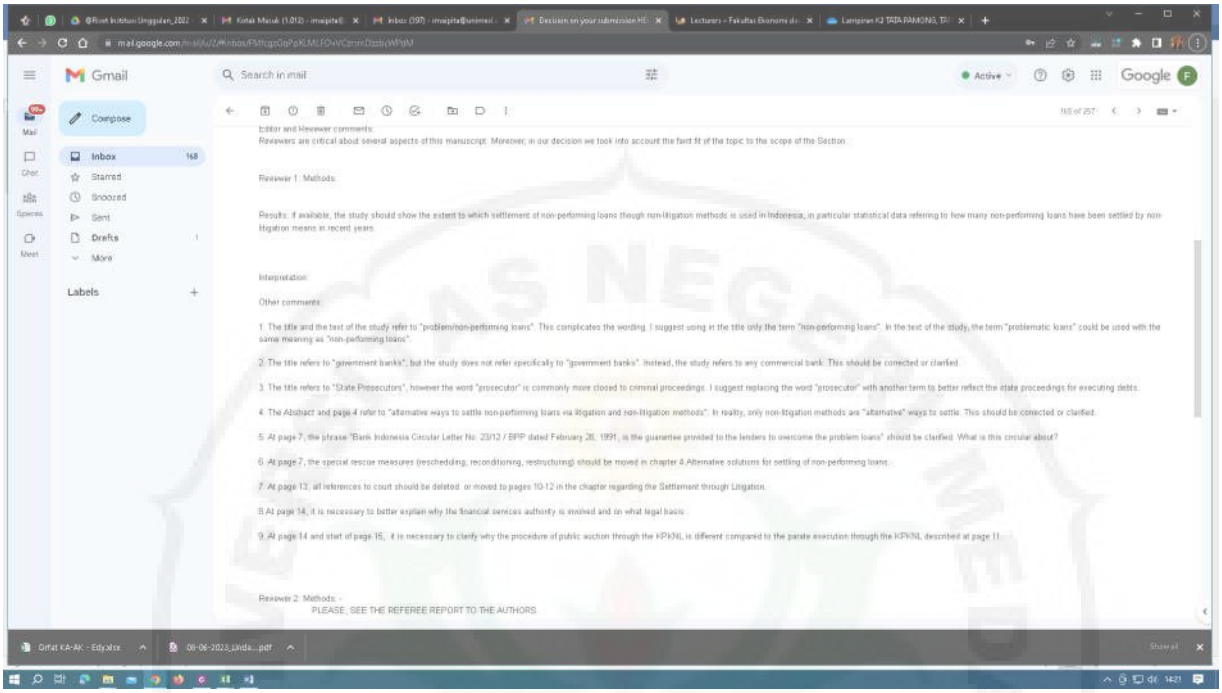


Editor and Reviewer comments:
Reviewers are critical about several aspects of this manuscript. Moreover, in our decision we took into account the hard fit of the topic to the scope of the Section.

Reviewer 1: Methods:

Results: If available, the study should show the extent to which settlement of non-performing loans though non-litigation methods is used in Indonesia, in particular statistical data referring to how many non-performing loans have been settled by non-litigation means in recent years.

Interpretation:

Other comments:

1. The title and the text of the study refer to "problem/non-performing loans". This complicates the wording. I suggest using in the title only the term "non-performing loans". In the text of the study, the term "problematic loans" could be used with the same meaning as "non-performing loans".

2. The title refers to "government banks", but the study does not refer specifically to "government banks". Instead, the study refers to any commercial bank. This should be corrected or clarified.

3. The title refers to "State Prosecutors", however the word "prosecutor" is commonly more closed to criminal proceedings. I suggest replacing the word "prosecutor" with another term to better reflect the state proceedings for executing debts.

4. The Abstract and page 4 refer to "alternative ways to settle non-performing loans via litigation and non-litigation methods". In reality, only non-litigation methods are "alternative" ways to settle. This should be corrected or clarified.

5. At page 7, the phrase "Bank Indonesia Circular Letter No. 23/12 / BPP dated February 26, 1991, is the guarantee provided to the lenders to overcome the problem loans" should be clarified. What is this circular about?

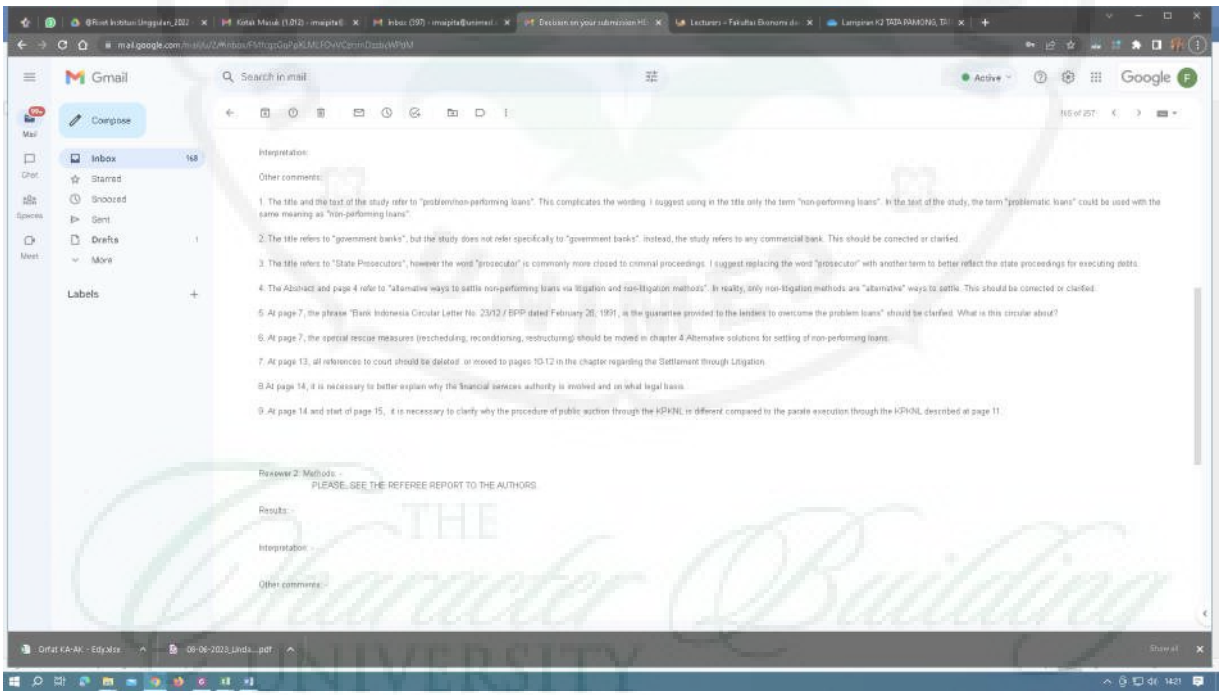
6. At page 7, the special rescue measures (rescheduling, reconditioning, restructuring) should be moved in chapter 4 Alternative solutions for settling of non-performing loans.

7. At page 13, all references to court should be deleted or moved to pages 10-12 in the chapter regarding the Settlement through Litigation.

8.At page 14, it is necessary to better explain why the financial services authority is involved and on what legal basis.

9. At page 14 and start of page 15, it is necessary to clarify why the procedure of public auction through the KPKNL is different compared to the parate execution through the KPKNL described at page 11.

Reviewer 2: Methods: -
PLEASE, SEE THE REFEREE REPORT TO THE AUTHORS.



Interpretation:

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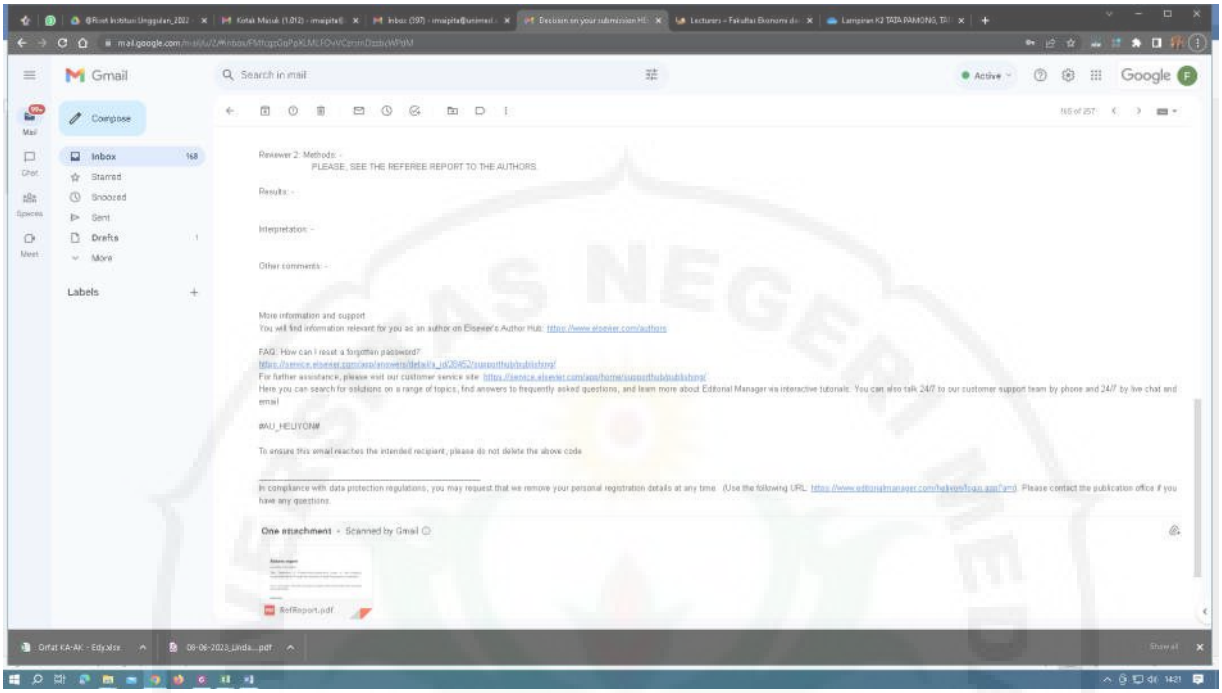
Reviewer 2: Methods: -
PLEASE, SEE THE REFEREE REPORT TO THE AUTHORS.

Results:

Interpretation:

Other comments: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Reviewer 2: Methods: -
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Interpretation: -
Other comments: -
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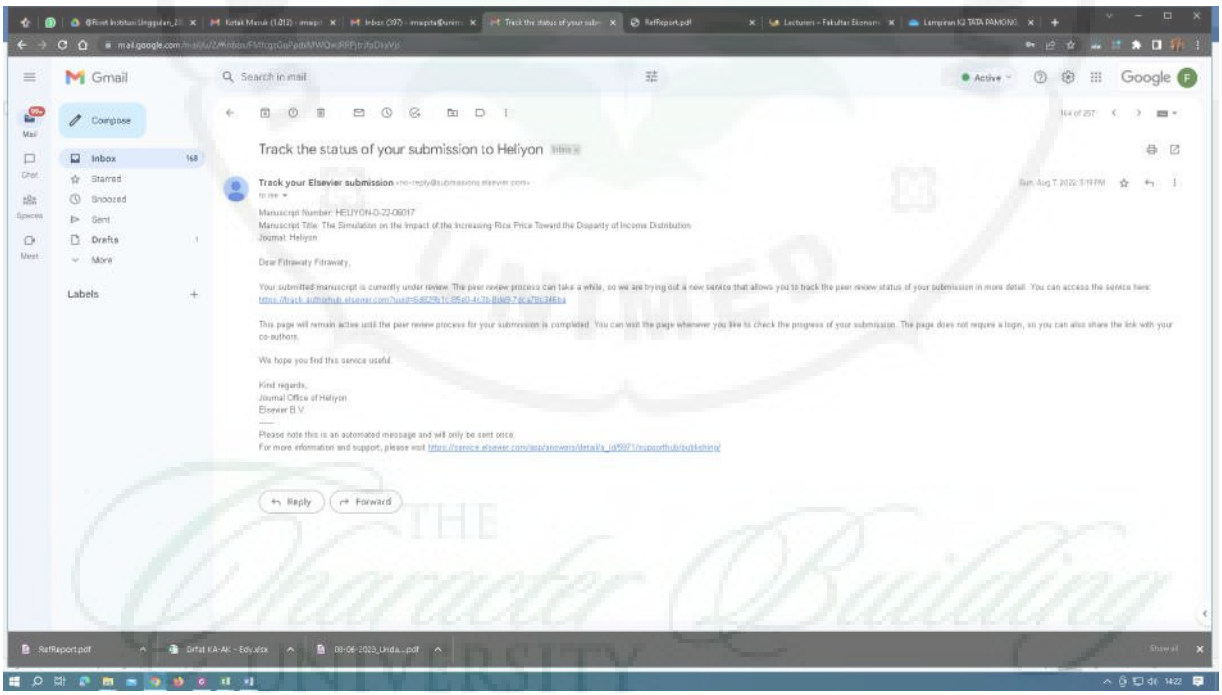
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Manuscript Title: The Simulation on the Impact of the Increasing Rice Price Toward the Disparity of Income Distribution
Journal: Heliyon
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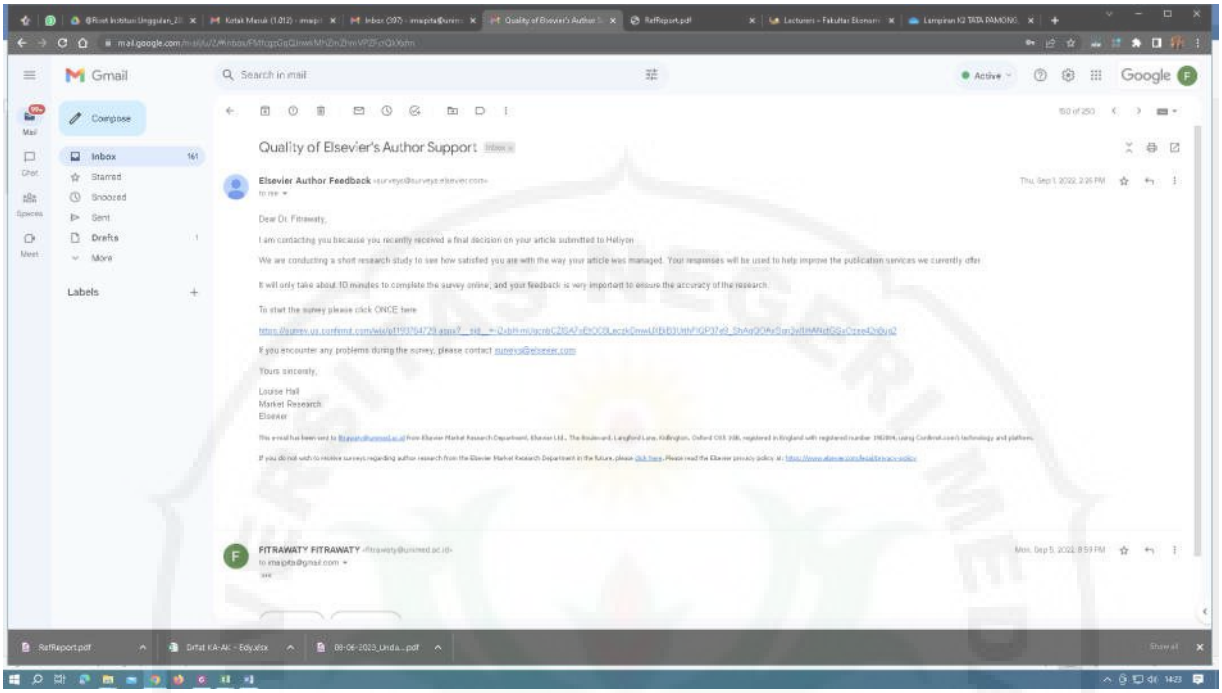
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I am contacting you because you recently received a final decision on your article submitted to Heliyon.
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It will only take about 10 minutes to complete the survey online, and your feedback is very important to ensure the accuracy of the research.
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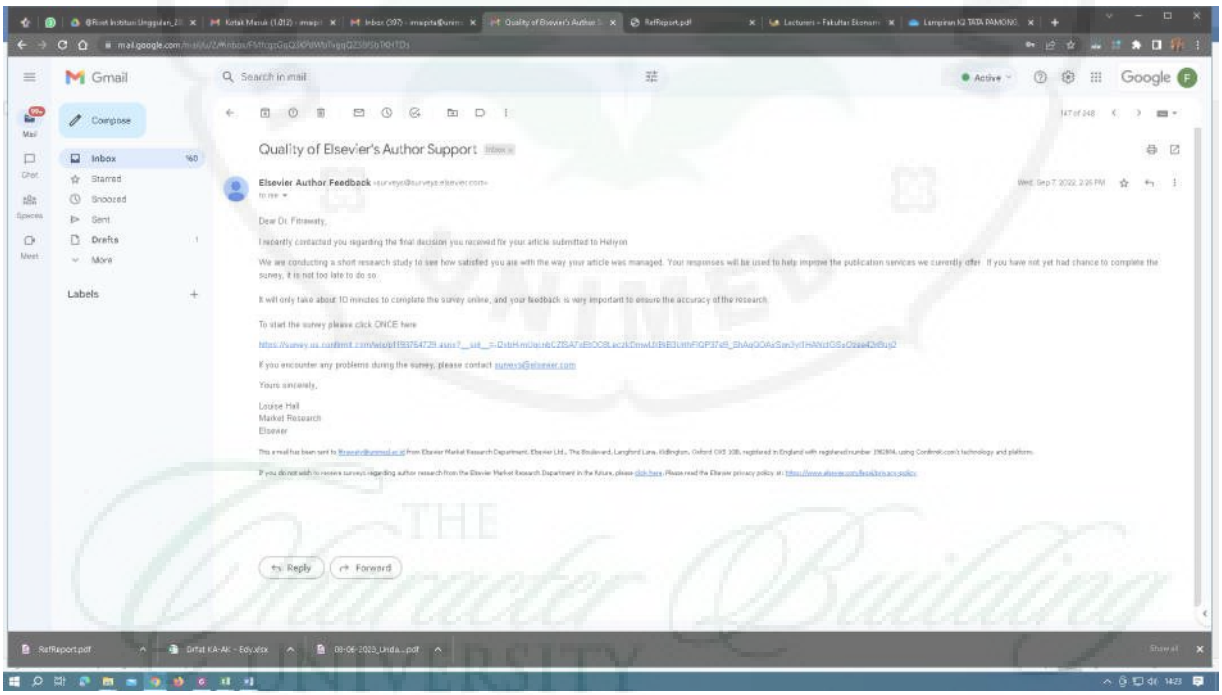
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We are conducting a short research study to see how satisfied you are with the way your article was managed. Your responses will be used to help improve the publication services we currently offer. If you have not yet had chance to complete the survey, it is not too late to do so.
It will only take about 10 minutes to complete the survey online, and your feedback is very important to ensure the accuracy of the research.
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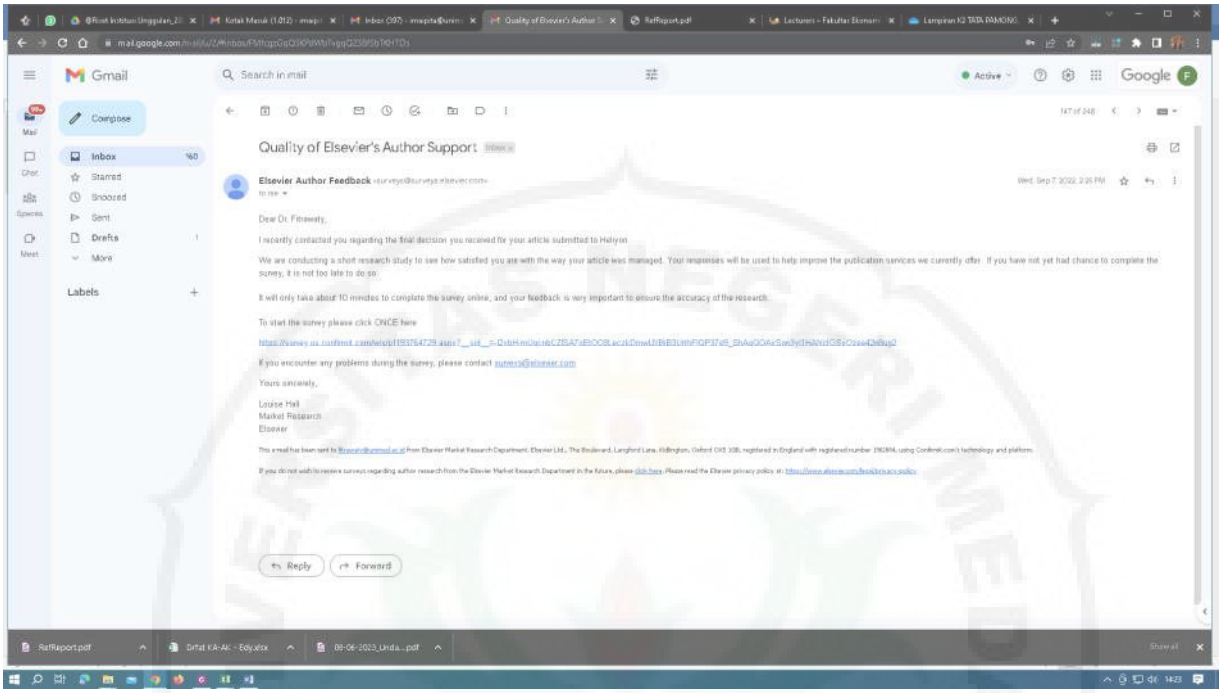

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We are conducting a short research study to see how satisfied you are with the way your article was managed. Your responses will be used to help improve the publication services we currently offer. If you have not yet had chance to complete the survey, it is not too late to do so.

It will only take about 10 minutes to complete the survey online, and your feedback is very important to ensure the accuracy of the research.

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If you encounter any problems during the survey, please contact surveys@elsevier.com

Yours sincerely,

Louise Hall
Market Research
Elsevier

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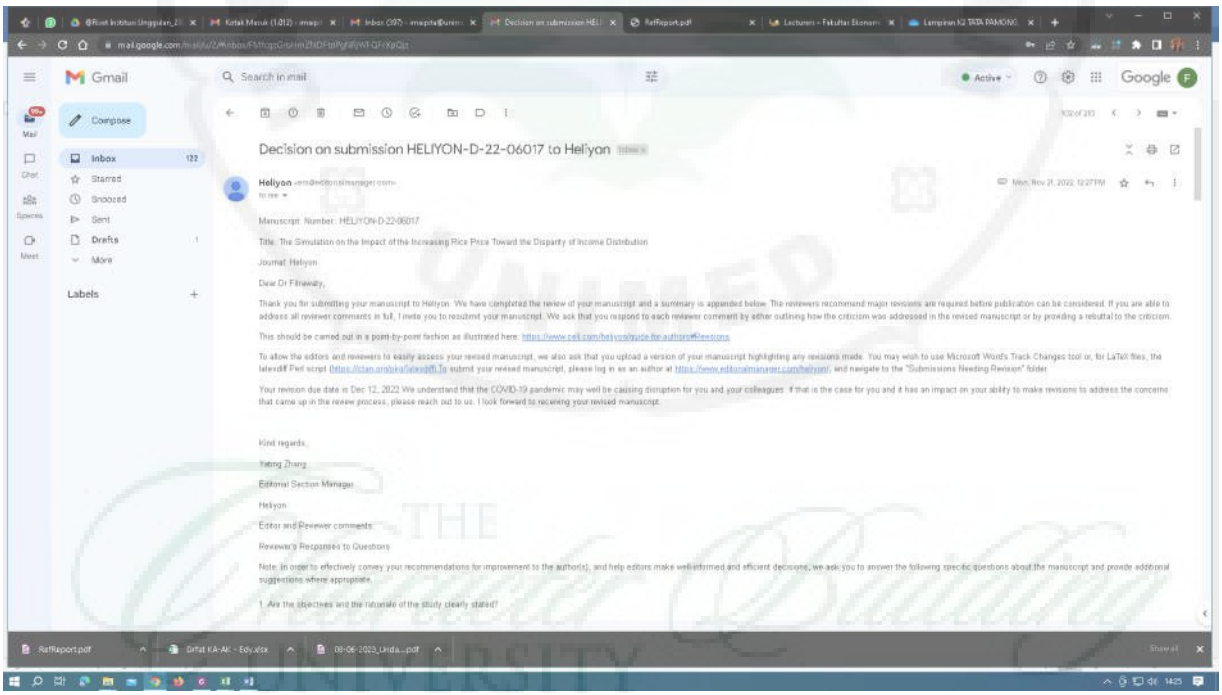


Decision on submission HELIYON-D-22-06017 to Heliyon

Heliyon <em@editorialmanager.com>
to me

Manuscript Number: HELIYON-D-22-06017

Title: The Simulation on the Impact of the Increasing Rice Price Toward the Disparity of Income Distribution

Journal: Heliyon

Dear Dr Fitriawaty,

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-for-authors#Reviewers

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 Dec 12, 2022 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,

Yating Zhang

Editorial Section Manager

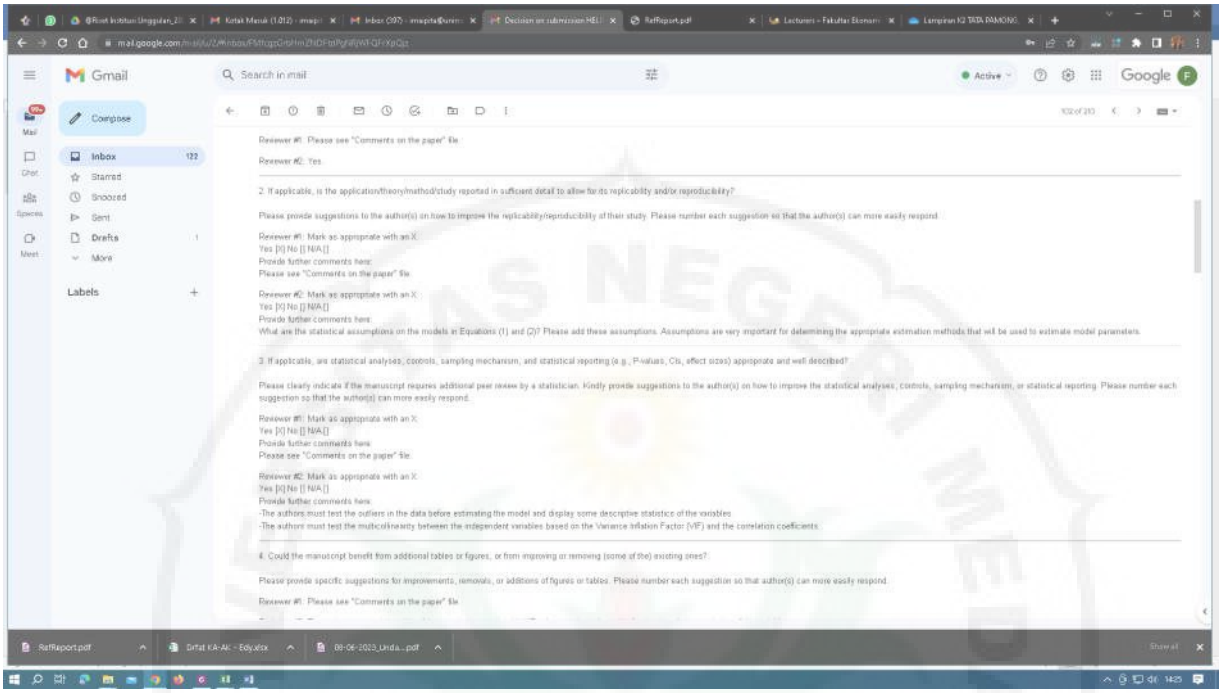
Heliyon

Editor and Reviewer comments:

Reviewer's Responses to Questions

Note: In order to effectively convey your recommendations for improvement to the author(s), and help editors make well-informed and efficient decisions, we ask you to answer the following specific questions about the manuscript and provide additional suggestions where appropriate.

1. Are the objectives and the rationale of the study clearly stated?



Reviewer #1: Please see "Comments on the paper" file

Reviewer #2: Yes

2. If applicable, is the application/theory/method/study reported in sufficient detail to allow for its replicability and/or reproducibility?

Please provide suggestions to the author(s) on how to improve the replicability/reproducibility of their study. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #1: Mark as appropriate with an X.
Yes [X] No [] N/A []
Provide further comments here:
Please see "Comments on the paper" file

Reviewer #2: Mark as appropriate with an X.
Yes [X] No [] N/A []
Provide further comments here:
What are the statistical assumptions on the models in Equations (1) and (2)? Please add these assumptions. Assumptions are very important for determining the appropriate estimation methods that will be used to estimate model parameters.

3. If applicable, are statistical analyses, controls, sampling mechanism, and statistical reporting (e.g., P-values, CIs, effect sizes) appropriate and well described?

Please clearly indicate if the manuscript requires additional peer review by a statistician. Kindly provide suggestions to the author(s) on how to improve the statistical analyses, controls, sampling mechanism, or statistical reporting. Please number each suggestion so that the author(s) can more easily respond.

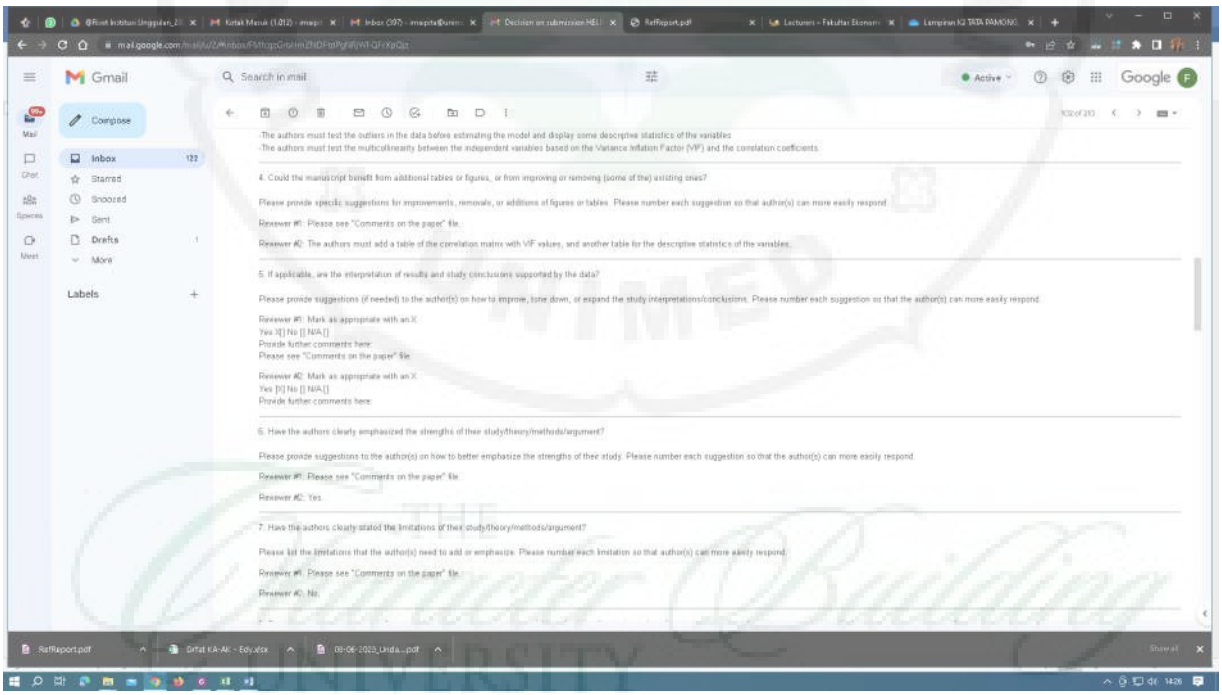
Reviewer #1: Mark as appropriate with an X.
Yes [X] No [] N/A []
Provide further comments here:
Please see "Comments on the paper" file

Reviewer #2: Mark as appropriate with an X.
Yes [X] No [] N/A []
Provide further comments here:
-The authors must test the outliers in the data before estimating the model and display some descriptive statistics of the variables
-The authors must test the multicollinearity between the independent variables based on the Variance Inflation Factor (VIF) and the correlation coefficients.

4. Could the manuscript benefit from additional tables or figures, or from improving or removing (some of the) existing ones?

Please provide specific suggestions for improvements, removals, or additions of figures or tables. Please number each suggestion so that author(s) can more easily respond.

Reviewer #1: Please see "Comments on the paper" file



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4. Could the manuscript benefit from additional tables or figures, or from improving or removing (some of the) existing ones?

Please provide specific suggestions for improvements, removals, or additions of figures or tables. Please number each suggestion so that author(s) can more easily respond.

Reviewer #1: Please see "Comments on the paper" file

Reviewer #2: The authors must add a table of the correlation matrix with VIF values, and another table for the descriptive statistics of the variables.

5. If applicable, are the interpretation of results and study conclusions supported by the data?

Please provide suggestions (if needed) to the author(s) on how to improve, tone down, or expand the study interpretations/conclusions. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #1: Mark as appropriate with an X.
Yes [X] No [] N/A []
Provide further comments here:
Please see "Comments on the paper" file

Reviewer #2: Mark as appropriate with an X.
Yes [X] No [] N/A []
Provide further comments here:

6. Have the authors clearly emphasized the strengths of their study/theory/methods/argument?

Please provide suggestions to the author(s) on how to better emphasize the strengths of their study. Please number each suggestion so that the author(s) can more easily respond.

Reviewer #1: Please see "Comments on the paper" file

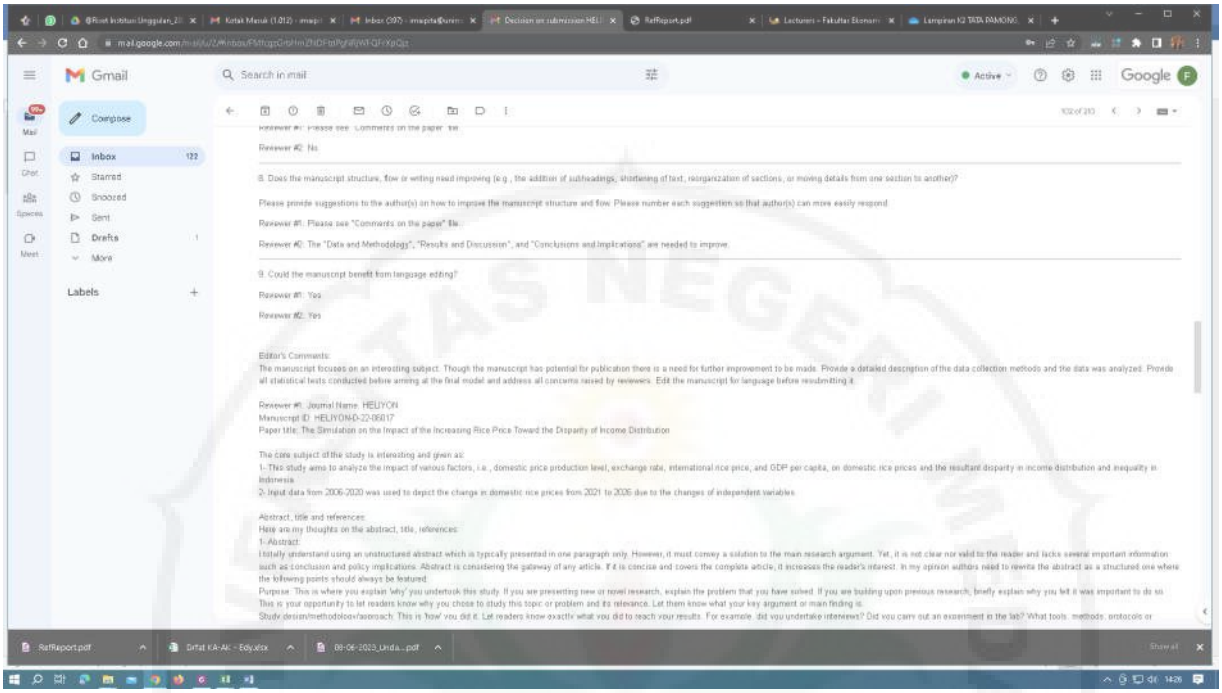
Reviewer #2: Yes

7. Have the authors clearly stated the limitations of their study/theory/methods/argument?

Please list the limitations that the author(s) need to add or emphasize. Please number each limitation so that author(s) can more easily respond.

Reviewer #1: Please see "Comments on the paper" file

Reviewer #2: No



Reviewer #1: Please see "Comments on the paper" file.

Reviewer #2: No

8. Does the manuscript structure, flow or writing need improving (e.g., the addition of subheadings, shortening of text, reorganization of sections, or moving details from one section to another)?

Please provide suggestions to the author(s) on how to improve the manuscript structure and flow. Please number each suggestion so that author(s) can more easily respond.

Reviewer #1: Please see "Comments on the paper" file.

Reviewer #2: The "Data and Methodology", "Results and Discussion", and "Conclusions and Implications" are needed to improve.

9. Could the manuscript benefit from language editing?

Reviewer #1: Yes

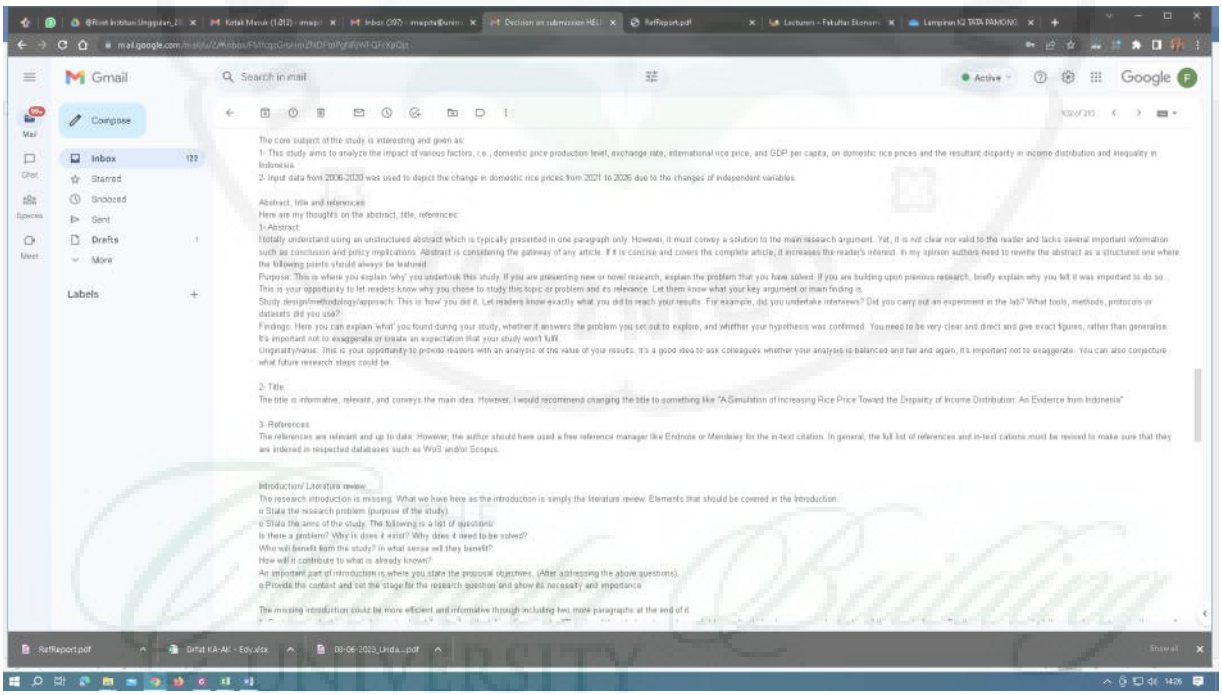
Reviewer #2: Yes

Editor's Comments:
The manuscript focuses on an interesting subject. Though the manuscript has potential for publication there is a need for further improvement to be made. Provide a detailed description of the data collection methods and the data was analyzed. Provide all statistical tests conducted before arriving at the final model and address all concerns raised by reviewers. Edit the manuscript for language before resubmitting it.

Reviewer #1: Journal Name: HELIYON
Manuscript ID: HELIYON-D-22-06817
Paper title: The Simulation on the Impact of the Increasing Rice Price Toward the Disparity of Income Distribution

The core subject of the study is interesting and given as:
1- This study aims to analyze the impact of various factors, i.e., domestic price production level, exchange rate, international rice price, and GDP per capita, on domestic rice prices and the resultant disparity in income distribution and inequality in Indonesia.
2- Input data from 2006-2020 was used to depict the change in domestic rice prices from 2021 to 2026 due to the changes of independent variables.

Abstract, title and references:
Here are my thoughts on the abstract, title, references:
1- Abstract:
I totally understand using an unstructured abstract which is typically presented in one paragraph only. However, it must convey a solution to the main research argument. Yet, it is not clear nor valid to the reader and lacks several important information such as conclusion and policy implications. Abstract is considering the gateway of any article. If it is concise and covers the complete article, it increases the reader's interest. In my opinion authors need to rewrite the abstract as a structured one where the following points should always be featured:
Purpose: This is where you explain 'why' you undertook this study. If you are presenting new or novel research, explain the problem that you have solved. If you are building upon previous research, briefly explain why you felt it was important to do so.
This is your opportunity to let readers know why you chose to study this topic or problem and its relevance. Let them know what your key argument or main finding is.
Study design/methodology/approach: This is 'how' you did it. Let readers know exactly what you did to reach your results. For example, did you undertake interviews? Did you carry out an experiment in the lab? What tools, methods, protocols or



The core subject of the study is interesting and given as:
1- This study aims to analyze the impact of various factors, i.e., domestic price production level, exchange rate, international rice price, and GDP per capita, on domestic rice prices and the resultant disparity in income distribution and inequality in Indonesia.
2- Input data from 2006-2020 was used to depict the change in domestic rice prices from 2021 to 2026 due to the changes of independent variables.

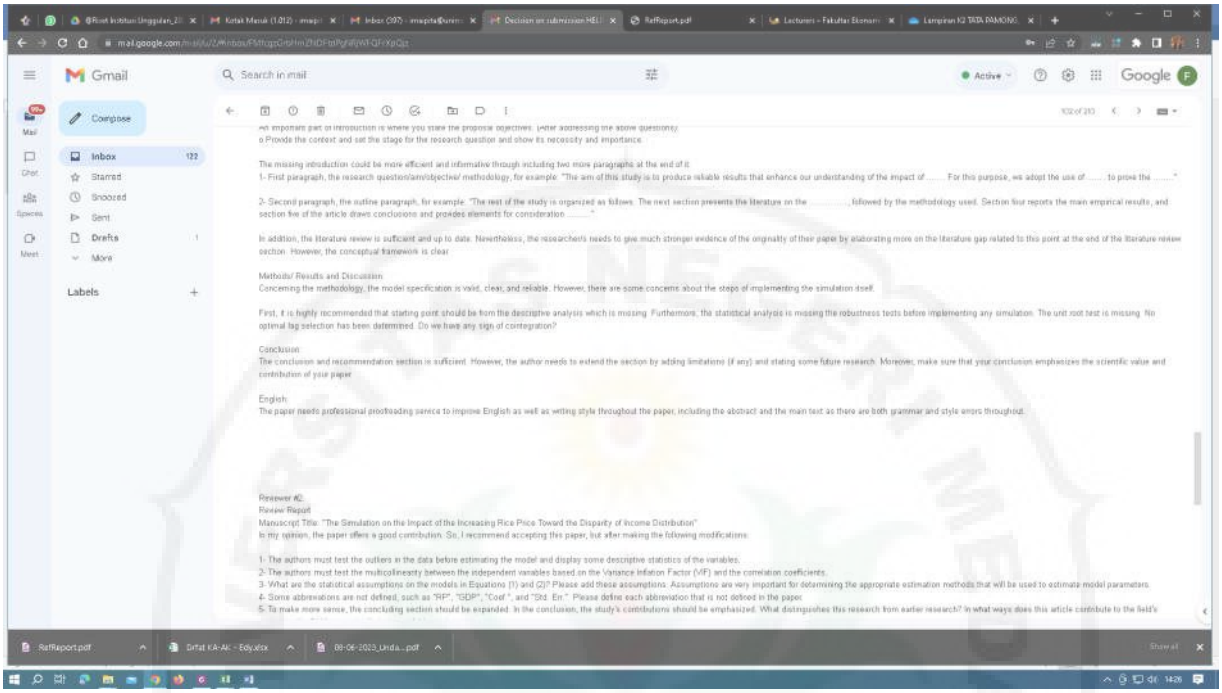
Abstract, title and references:
Here are my thoughts on the abstract, title, references:
1- Abstract:
I totally understand using an unstructured abstract which is typically presented in one paragraph only. However, it must convey a solution to the main research argument. Yet, it is not clear nor valid to the reader and lacks several important information such as conclusion and policy implications. Abstract is considering the gateway of any article. If it is concise and covers the complete article, it increases the reader's interest. In my opinion authors need to rewrite the abstract as a structured one where the following points should always be featured:
Purpose: This is where you explain 'why' you undertook this study. If you are presenting new or novel research, explain the problem that you have solved. If you are building upon previous research, briefly explain why you felt it was important to do so.
This is your opportunity to let readers know why you chose to study this topic or problem and its relevance. Let them know what your key argument or main finding is.
Study design/methodology/approach: This is 'how' you did it. Let readers know exactly what you did to reach your results. For example, did you undertake interviews? Did you carry out an experiment in the lab? What tools, methods, protocols or datasets did you use?
Findings: Here you can explain 'what' you found during your study, whether it answers the problem you set out to explore, and whether your hypothesis was confirmed. You need to be very clear and direct and give exact figures, rather than generalise. It's important not to exaggerate or create an expectation that your study won't fulfil.
Originality/value: This is your opportunity to provide readers with an analysis of the value of your results. It's a good idea to ask colleagues whether your analysis is balanced and fair and again, it's important not to exaggerate. You can also conjecture what future research steps could be.

2- Title:
The title is informative, relevant, and conveys the main idea. However, I would recommend changing the title to something like "A Simulation of Increasing Rice Price Toward the Disparity of Income Distribution: An Evidence from Indonesia"

3- References:
The references are relevant and up to date. However, the author should have used a free reference manager like Endnote or Mendeley for the in-text citation. In general, the full list of references and in-text citations must be revised to make sure that they are indexed in respected databases such as WoS and/or Scopus.

Introduction/ Literature review:
The research introduction is missing. What we have here as the introduction is simply the literature review. Elements that should be covered in the introduction:
o State the research problem (purpose of the study).
o State the aims of the study. The following is a list of questions:
Is there a problem? Why is does it exist? Why does it need to be solved?
Who will benefit from the study? In what sense will they benefit?
How will it contribute to what is already known?
An important part of introduction is where you state the proposal objectives. (After addressing the above questions).
o Provide the context and set the stage for the research question and show its necessity and importance.

The missing introduction could be more efficient and informative through including two more paragraphs at the end of it:



an important part on introduction is where you state the proposal objectives. (after addressing the above questions)
o Provide the context and set the stage for the research question and show its necessity and importance.

The missing introduction could be more efficient and informative through including two more paragraphs at the end of it:
1- First paragraph, the research question/aim/objective/ methodology, for example: "The aim of this study is to produce reliable results that enhance our understanding of the impact of ..... For this purpose, we adopt the use of ..... to prove the ....."

2- Second paragraph, the outline paragraph, for example: "The rest of the study is organized as follows. The next section presents the literature on the ..... followed by the methodology used. Section four reports the main empirical results, and section five of the article draws conclusions and provides elements for consideration ....."

In addition, the literature review is sufficient and up to date. Nevertheless, the researcher/s needs to give much stronger evidence of the originality of their paper by elaborating more on the literature gap related to this point at the end of the literature review section. However, the conceptual framework is clear.

Methods/ Results and Discussion:
Concerning the methodology, the model specification is valid, clear, and reliable. However, there are some concerns about the steps of implementing the simulation itself.

First, it is highly recommended that stating point should be from the descriptive analysis which is missing. Furthermore, the statistical analysis is missing the robustness tests before implementing any simulation. The unit root test is missing. No optimal lag selection has been determined. Do we have any sign of cointegration?

Conclusion:
The conclusion and recommendation section is sufficient. However, the author needs to extend the section by adding limitations (if any) and stating some future research. Moreover, make sure that your conclusion emphasizes the scientific value and contribution of your paper.

English:
The paper needs professional proofreading service to improve English as well as writing style throughout the paper, including the abstract and the main text as there are both grammar and style errors throughout.

Reviewer #2:
Review Report:
Manuscript Title: "The Simulation on the Impact of the Increasing Rice Price Toward the Disparity of Income Distribution"
In my opinion, the paper offers a good contribution. So, I recommend accepting this paper, but after making the following modifications:

1- The authors must test the outliers in the data before estimating the model and display some descriptive statistics of the variables.
2- The authors must test the multicollinearity between the independent variables based on the Variance Inflation Factor (VIF) and the correlation coefficients.
3- What are the statistical assumptions on the models in Equations (1) and (2)? Please add these assumptions. Assumptions are very important for determining the appropriate estimation methods that will be used to estimate model parameters.
4- Some abbreviations are not defined, such as "RP", "GDP", "Coef.", and "Std. Err.". Please define each abbreviation that is not defined in the paper.
5- To make more sense, the concluding section should be expanded. In the conclusion, the study's contributions should be emphasized. What distinguishes this research from earlier research? In what ways does this article contribute to the field's

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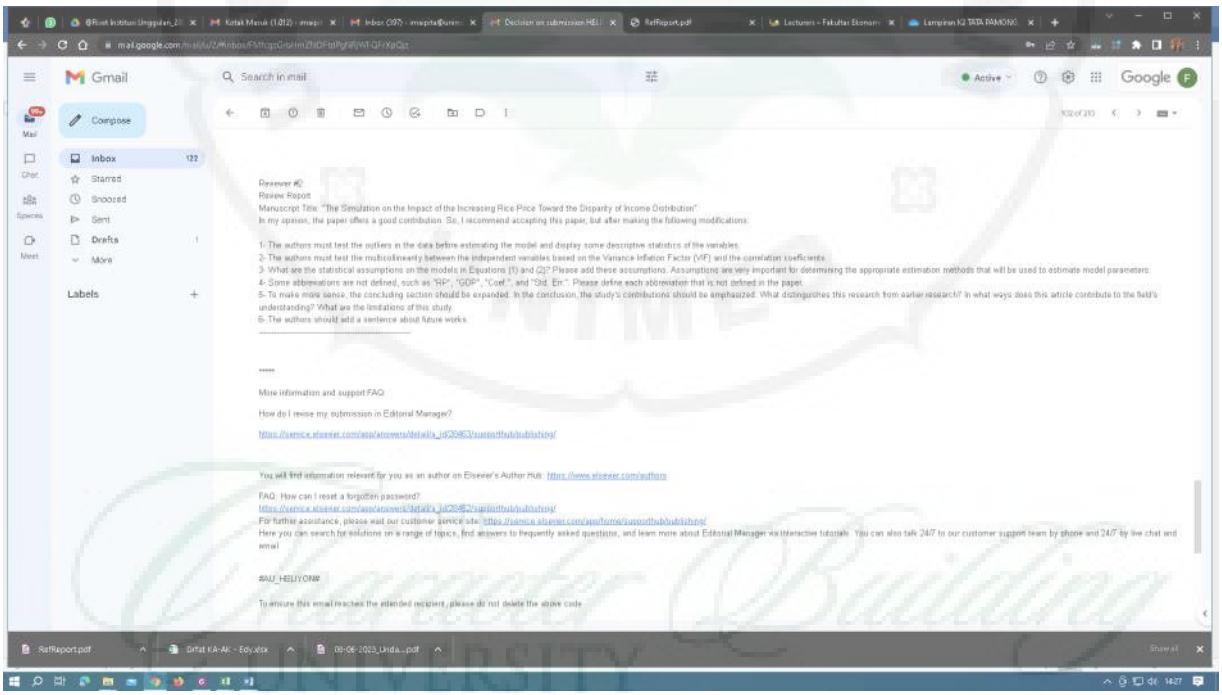

Reviewer #2:
Review Report:
Manuscript Title: "The Simulation on the Impact of the Increasing Rice Price Toward the Disparity of Income Distribution"
In my opinion, the paper offers a good contribution. So, I recommend accepting this paper, but after making the following modifications:

1- The authors must test the outliers in the data before estimating the model and display some descriptive statistics of the variables.
2- The authors must test the multicollinearity between the independent variables based on the Variance Inflation Factor (VIF) and the correlation coefficients.
3- What are the statistical assumptions on the models in Equations (1) and (2)? Please add these assumptions. Assumptions are very important for determining the appropriate estimation methods that will be used to estimate model parameters.
4- Some abbreviations are not defined, such as "RP", "GDP", "Coef.", and "Std. Err.". Please define each abbreviation that is not defined in the paper.
5- To make more sense, the concluding section should be expanded. In the conclusion, the study's contributions should be emphasized. What distinguishes this research from earlier research? In what ways does this article contribute to the field's understanding? What are the limitations of this study.
6- The authors should add a sentence about future works.

*****

More information and support FAQ:

How do I revise my submission in Editorial Manager?

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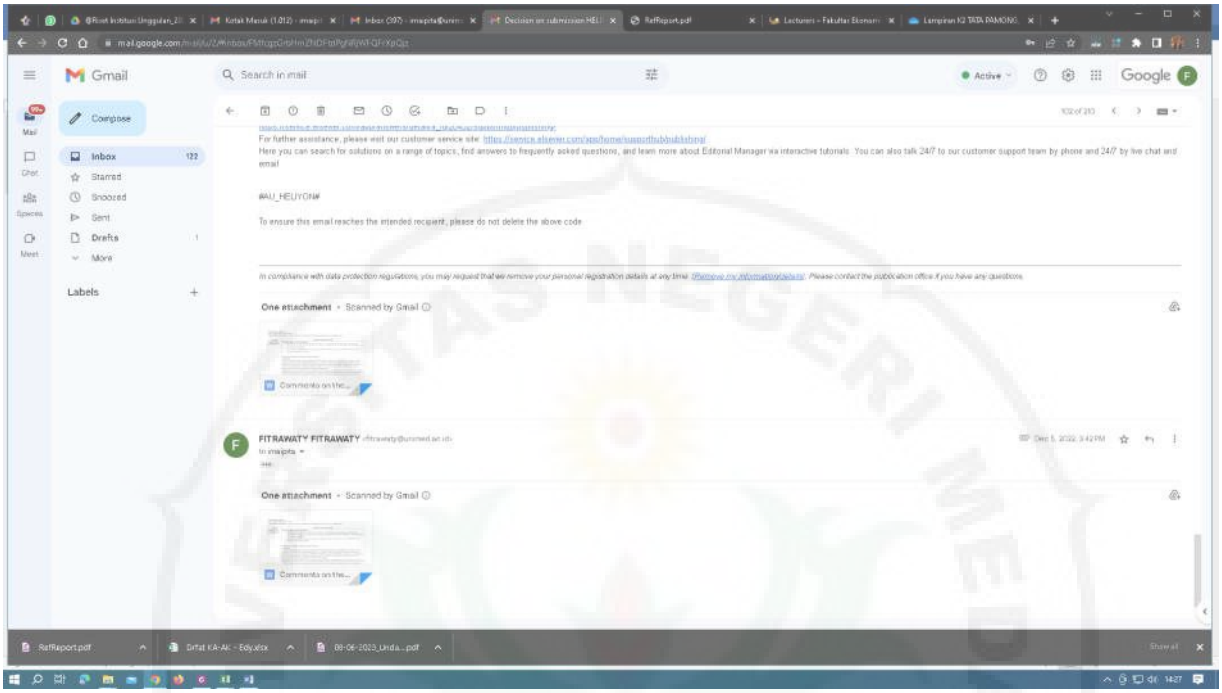
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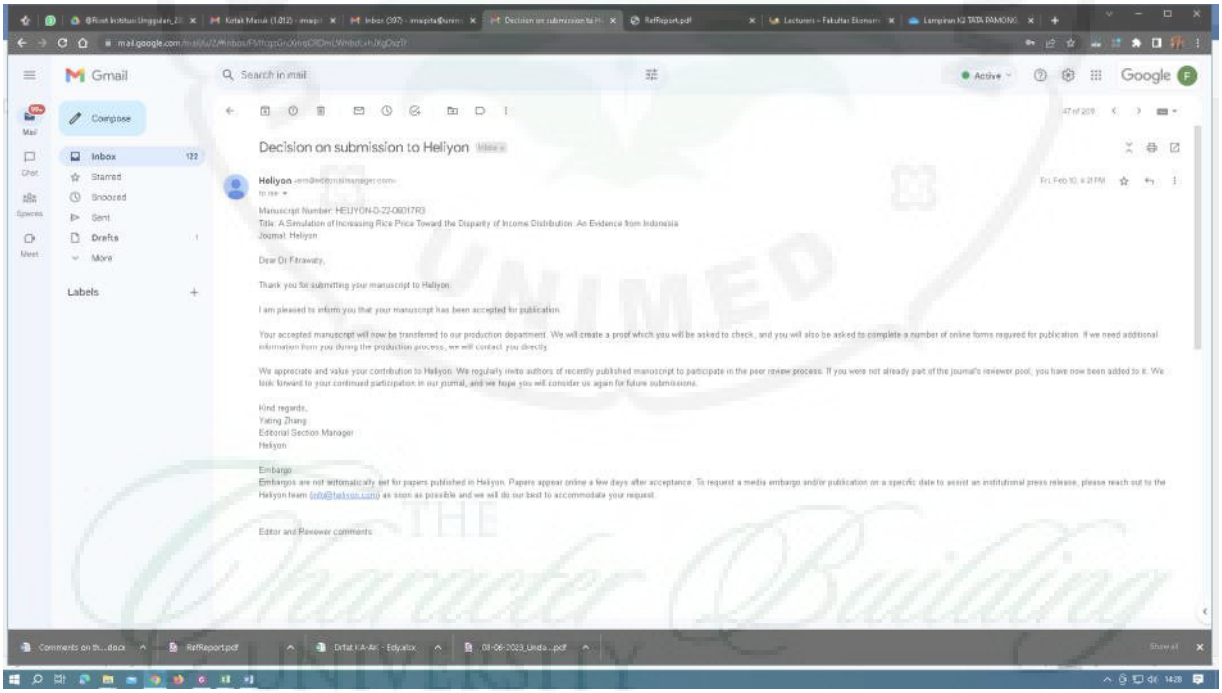
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Heliyon
Manuscript Number: HELIYON-D-22-06017R3
Title: A Simulation of Increasing Rice Price Toward the Disparity of Income Distribution: An Evidence from Indonesia
Journal: Heliyon
Dear Dr Fitrawaty,
Thank you for submitting your manuscript to Heliyon.
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,
Yating Zhang
Editorial Section Manager
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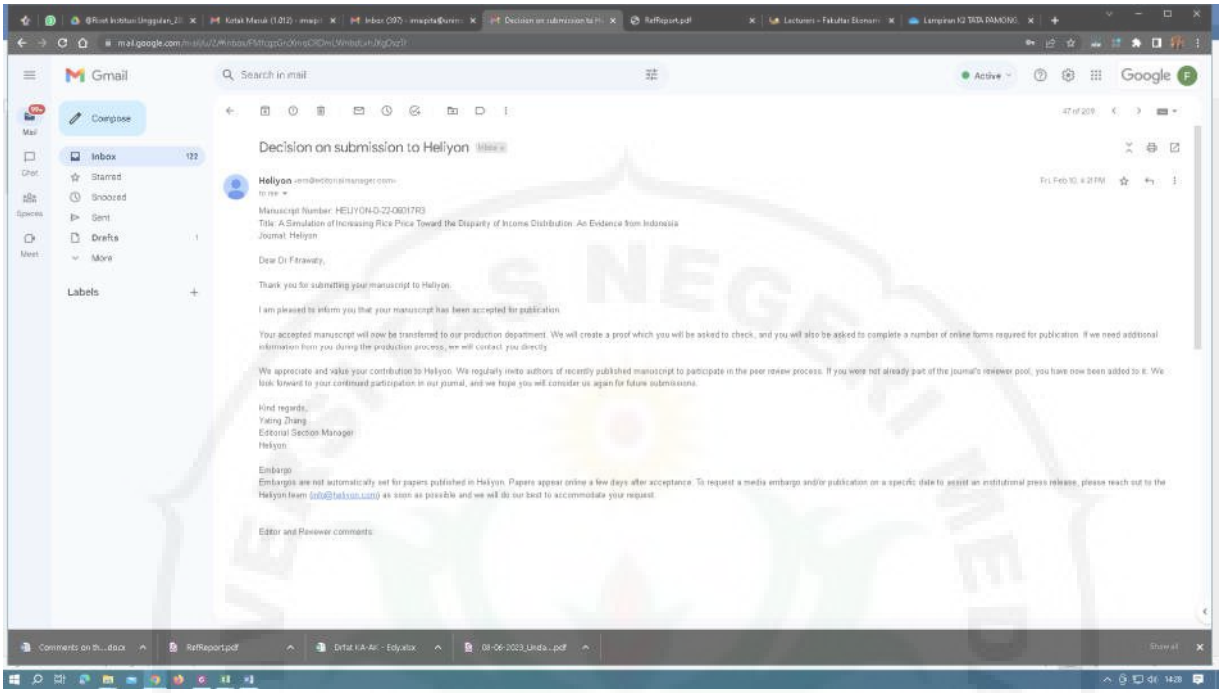
Embargos are not automatically set for papers published in Heliyon. Papers appear online a few days after acceptance. To request a media embargo and/or publication on a specific date to assist an institutional press release, please reach out to the Heliyon team (info@heliyon.com) as soon as possible and we will do our best to accommodate your request.
Editor and Reviewer comments: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Decision on submission to Heliyon
Heliyon
Manuscript Number: HELIYON-D-22-06017R3
Title: A Simulation of Increasing Rice Price Toward the Disparity of Income Distribution: An Evidence from Indonesia
Journal: Heliyon
Dear Dr Firawaty,
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,
Yaling Zhang
Editorial Section Manager
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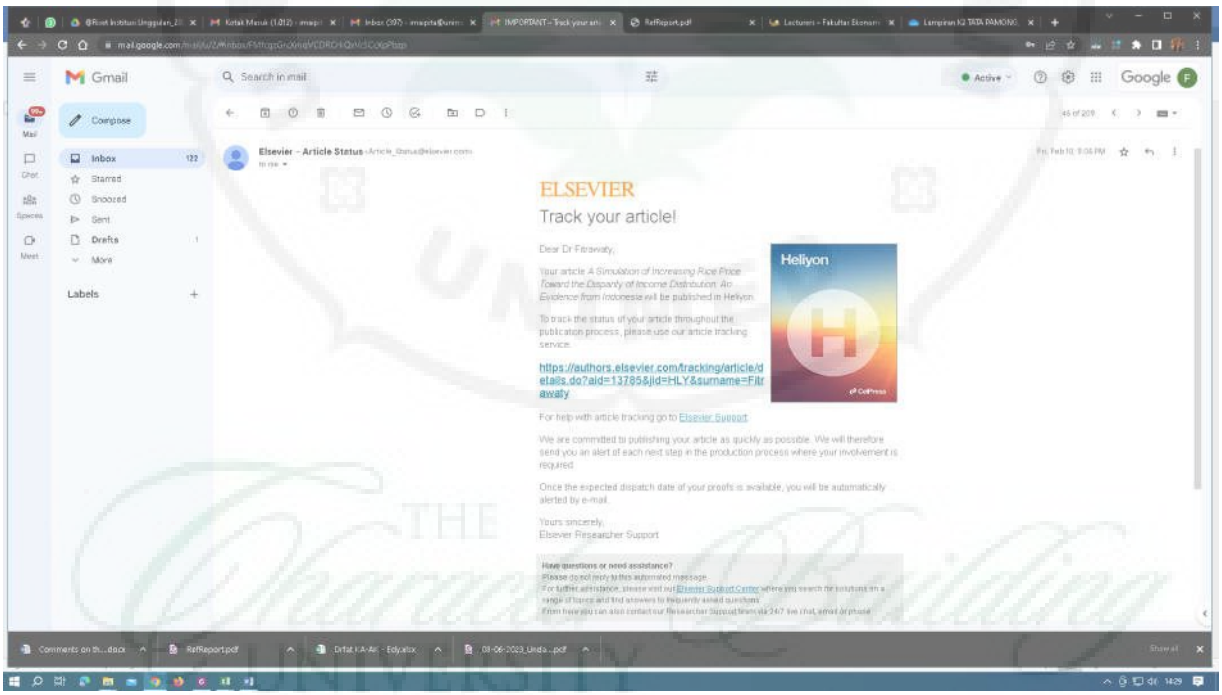
Editor and Reviewer comments: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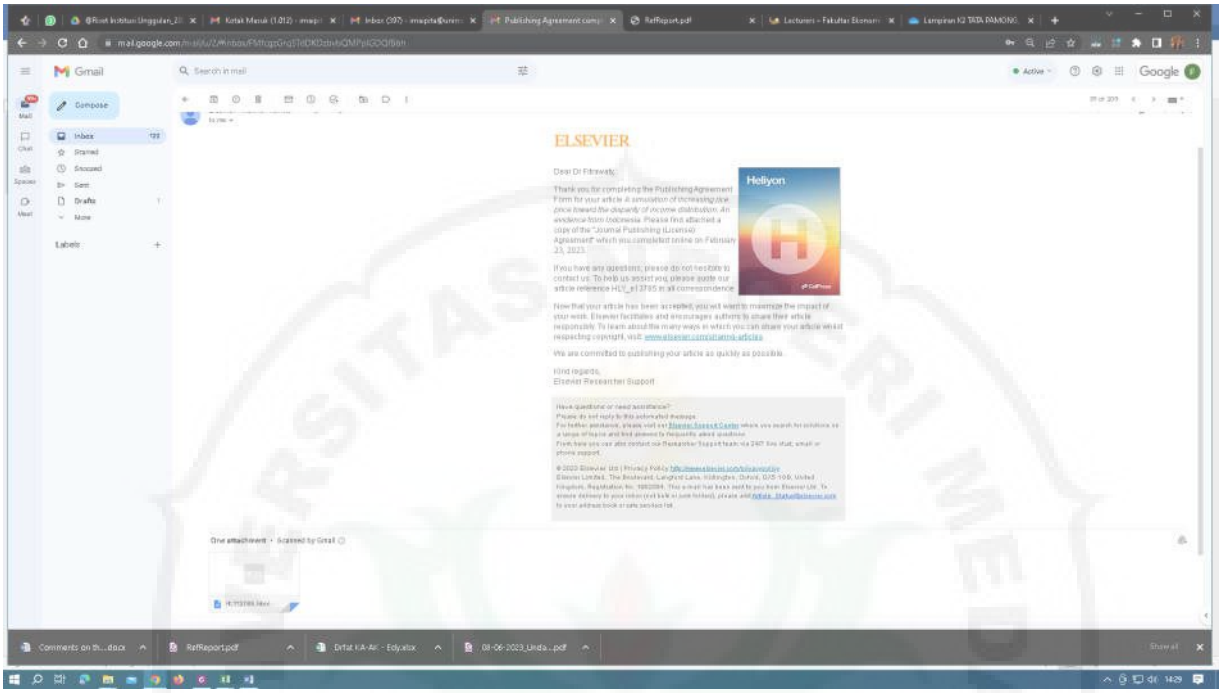
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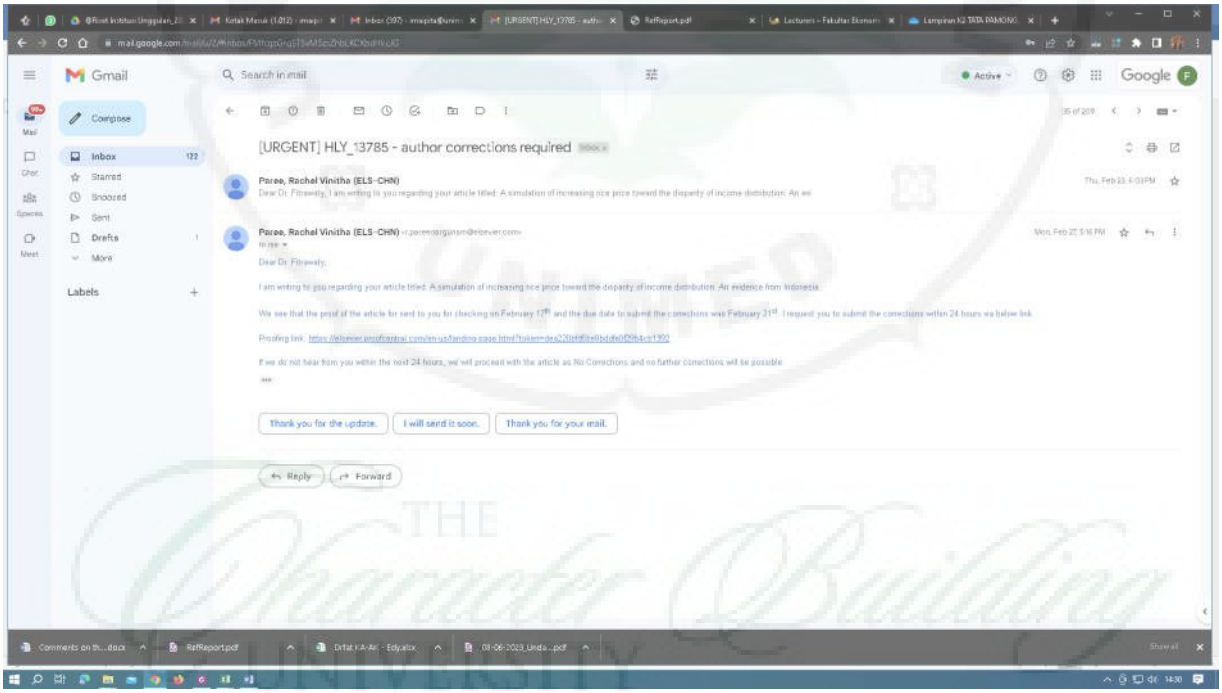
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Paree, Rachel Vinitha (ELS-CHN)
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I will send it soon.
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Journal Name: HELIYON
Manuscript ID: HELIYON-D-22-06017
Paper title: The Simulation on the Impact of the Increasing Rice Price Toward the Disparity of Income Distribution

Section	Review comments and notes
Abstract, title and references	**The core subject of the study is given as:** 1- This study aims to analyze the impact of various factors, i.e., domestic price production level, exchange rate, international rice price, and GDP per capita, on domestic rice prices and the resultant disparity in income distribution and inequality in Indonesia. 2- Input data from 2006-2020 was used to depict the change in domestic rice prices from 2021 to 2026 due to the changes of independent variables. **Here are my thoughts on the abstract, title, references:** **1- Abstract:** I totally understand using an unstructured abstract which is typically presented in one paragraph only. However, it must convey a solution to the main research argument. Yet, it is not clear nor valid to the reader and lacks several important information such as conclusion and policy implications. Abstract is considering the gateway of any article. If it is concise and covers the complete article, it increases the reader's interest. In my opinion authors need to rewrite the abstract as a structured one where the following points should always be featured: **Purpose:** This is where you explain 'why' you undertook this study. If you are presenting new or novel research, explain the problem that you have solved. If you are building upon previous research, briefly explain why you felt it was important to do so. This is your opportunity to let readers know why you chose to study this topic or problem and its relevance. Let them know what your key argument or main finding is. **Study design/methodology/approach: This** is 'how' you did it. Let readers know exactly what you did to reach your results. For example, did you undertake interviews? Did you carry out an experiment in the lab? What tools, methods, protocols or datasets did you use? **Findings:** Here you can explain 'what' you found during your study, whether it answers the problem you set out to explore, and whether your hypothesis was confirmed. You need to be very clear and direct and give exact figures, rather than generalise. It's important not to exaggerate or create an expectation that your study won't fulfil. **Originality/value:** This is your opportunity to provide readers with an analysis of the value of your results. It's a good idea to ask colleagues whether your analysis is balanced and fair and again, it's important not to exaggerate. You can also conjecture what future research steps could be.

	2- Title: The title is informative, relevant, and conveys the main idea. However, I would recommend changing the title to something like *"A Simulation of Increasing Rice Price Toward the Disparity of Income Distribution: An Evidence from Indonesia"* **3- References:** The references are relevant and up to date. However, the author should have used a free reference manager like Endnote or Mendeley for the in-text citation. In general, the full list of references and in-text cations must be revised to make sure that they are indexed in respected databases such as WoS and/or Scopus.
Introduction/ Literature review	The research introduction is **missing**. What we have here as the introduction is simply the literature review. Elements that should be covered in the Introduction: ○ State the research problem (purpose of the study). ○ State the aims of the study. The following is a list of questions: Is there a problem? Why is does it exist? Why does it need to be solved? Who will benefit from the study? In what sense will they benefit? How will it contribute to what is already known? An important part of introduction is where you state the proposal objectives. (After addressing the above questions). ○ Provide the context and set the stage for the research question and show its necessity and importance. The missing introduction could be more efficient and informative through including two more paragraphs at the end of it: 1- First paragraph, the research question/aim/objective/ methodology, for example: "The aim of this study is to produce reliable results that enhance our understanding of the impact of ……. For this purpose, we adopt the use of ……. to prove the ……." 2- Second paragraph, the outline paragraph, for example: "The rest of the study is organized as follows. The next section presents the literature on the ……., followed by the methodology used. Section four reports the main empirical results, and section five of the article draws conclusions and provides elements for consideration ……"

	In addition, the literature review is sufficient and up to date. Nevertheless, the researcher/s needs to give much stronger evidence of the originality of their paper by elaborating more on the literature gap related to this point at the end of the literature review section. However, the conceptual framework is clear.
Methods/ Results and Discussion	Concerning the methodology, the model specification is valid, clear, and reliable. However, there are some concerns about the steps of implementing the simulation itself. First, it is highly recommended that starting point should be from the descriptive analysis which is missing. Furthermore, the statistical analysis is missing the robustness tests before implementing any simulation. The unit root test is missing. No optimal lag selection has been determined. Do we have any sign of cointegration?
Conclusion	The conclusion and recommendation section is sufficient. However, the author needs to extend the section by adding limitations (if any) and stating some future research. Moreover, make sure that your conclusion emphasizes the scientific value and contribution of your paper.
English	The paper needs professional proofreading service to improve English as well as writing style throughout the paper, including the abstract and the main text as there are both grammar and style errors throughout.

Referee report

HELIYON-D-22-06294

Title: Settlement of Problem/Non-performing Loans in Non-Litigation Government Banks Through the Authority of State Prosecutors in Indonesia

This is a short paper. Few parts of the paper are poorly written and the paper does not provide interesting findings.

Introduction

In many parts of the paper, the authors use too much time and effort to present self-evident material. For instance, in the first paragraph of the introduction. Please, shorten the first paragraph.

The authors have too many citations in their manuscript. In the first paragraph of the Introduction, for example, we observe a citation (reference) at the end of each sentence even if the authors repeat familiar facts. The authors do not "steal" or "affiliate" any important findings even if they drop the citations.

The authors cite mostly internationally unknows authors and journals. They should pay more attention to the famous international researchers and journals. Obviously, some local information from Indonesia is needed.

Section 1: Overview of the credit banking.

Given the total length of the manuscript (very short), this section is too long. The section includes too much simple and self-evident text.

Page 6: paragraph "In addition, the valuables .. "

I propose that the authors cut the last sentence of the paragraph: Besides, ... It is self-evident and replicates the ideas of the first paragraph of the Introduction.

Pages 6 and 7: paragraph “Furthermore, … “

Unfortunately, I do not fully understand the last sentences of the paragraph. Can you, please, be more exact (verbose) in this context.

Section 2: Non-performing loans …

If the authors will publish this manuscript in the international scientific journal, I propose that they eliminate the first paragraph of the section. I would also eliminate the second paragraph of the section and shorten the third paragraph.

According to my point of view, the key ideas of the paper – nonperforming loans – do not attain enough attention in the current manuscript. Therefore, I propose that the authors reduce secondary material and concentrate on nonperforming loans.

On page 9, the authors achieve the main area of the manuscript, nonperforming loans.

Is *account mutations* = *account movements*? Explain in the text.

Can you explain more precisely (for instance, in a footnote) what account movements mean in this context? Why do they provide valuable information?

Pages 9-15 represent the best part of the manuscript.

Recommendations

The authors should decide what they really want to say in their paper, focus on it and eliminate most of the secondary material. The current “findings” of the paper are not so valuable.

There exists plenty of international literature on nonperforming loans. The authors should read this material and extend/improve their manuscript according to this literature/international evidence.

Nonperforming loans (evergreening, bank bailouts etc.) are a common problem in several countries. Is this problem very serious in some countries? Why? The authorities of the other countries have aimed to find out solutions for this problem. What kind of solutions haver proved to be successful elsewhere? Why? Should Indonesia pursue/copy the same kind of policies/legislation?

Exact numerical values make the text more scientific.

It is possible that the readers of the other countries – that is, the readers of the international scientific journals - do not find the special characteristics of the Indonesian legislation and the Indonesian economy so interesting. Therefore, I recommend that the authors extend the manuscript and submit it to an Indonesian scientific journal. The readers of the journal, mostly Indonesian authorities, may find the revised and extended recommendations very interesting and useful.

Minor comments

Page 3: "lack of monetary policy of the borrowers..". What does this mean? How can a borrower – for example, a farmer – have monetary policy? Please, be more exact in this context.

Page 6: "..assisting government institutions in collecting text revenues .. ". Do the authors mean tax revenues?

Literature

I do not give a long list of the literature. The authors can start by reading the following articles.

Aghion, Philippe – Bolton, Patrick – Fries, Steven (1999): Optimal design of bank bailouts .. , Journal of Theoretical and Institutional Economics 155(1), 51-70.

Mitchell, Janet (2001): Bad debt and the cleaning of bank's balance sheets .. . Journal of Financial Intermediation 10(1), 1-27.