



Journal of Islamic Accounting and Business Research - JIABR-03-2021-0097

1 pesan

Journal of Islamic Accounting and Business Research

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Kepada: puji.sucia@feb.unair.ac.id

Kam, 18 Mar 2021 pukul
11.37

18-Mar-2021

Dear Mrs. Sukmaningrum:

Your manuscript entitled "Productivity Analysis of Takaful in Indonesia and Malaysia: Malmquist Productivity Index Approach" has been successfully submitted online and is presently being given full consideration for publication in the Journal of Islamic Accounting and Business Research.

Your manuscript ID is JIABR-03-2021-0097.

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Thank you for submitting your manuscript to the Journal of Islamic Accounting and Business Research.

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Journal of Islamic Accounting and Business Research Editorial Office



Journal of Islamic Accounting and Business Research - Decision on Manuscript ID JIABR-03-2021-0097

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Journal of Islamic Accounting and Business Research

Min, 30 Mei 2021 pukul
02.29

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Cc: h.said@hull.ac.uk, roshaniffa@gmail.com

29-May-2021

Dear Mrs. Sukmaningrum:

Manuscript ID JIABR-03-2021-0097 entitled "Productivity Analysis of Takaful in Indonesia and Malaysia: Malmquist Productivity Index Approach" which you submitted to the Journal of Islamic Accounting and Business Research, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter.

The reviewer(s) have recommended major revisions to the submitted manuscript, before it can be considered for publication. Therefore, I invite you to respond to the reviewer(s)' comments and revise your manuscript.

To revise your manuscript, log into <https://mc.manuscriptcentral.com/jiabr> and enter your Author Centre, where you will find your manuscript title listed under "Manuscripts with Decisions." Under "Actions," click on "Create a Revision." Your manuscript number has been appended to denote a revision.

You will be unable to make your revisions on the originally submitted version of the manuscript. Instead, revise your manuscript using a word processing program and save it on your computer. Please also highlight the changes to your manuscript within the document by using the track changes mode in MS Word or by using bold or coloured text.

Once the revised manuscript is prepared, you can upload it and submit it through your Author Centre. The deadline for uploading a revised manuscript is 27-Aug-2021 from receiving this email. If it is not possible for you to resubmit your revision within this timeframe, we may have to consider your paper as a new submission.

When submitting your revised manuscript, you will be able to respond to the comments made by the reviewer(s) in the space provided. You can use this space to document any changes you make to the original manuscript. In order to expedite the processing of the revised manuscript, please be as specific as possible in your response to the reviewer(s).

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Once again, thank you for submitting your manuscript to the Journal of Islamic Accounting and Business Research and I look forward to receiving your revision.

Sincerely,
Dr. Hadiza Ali Sa'id
Associate Editor, Journal of Islamic Accounting & Business Research
h.said@hull.ac.uk

Reviewer(s)' Comments to Author:

Reviewer: 1

Some information are not necessary to be included. The paper would benefit from proofreading exercise. Introduction part was quite poorly written, in which the significance of the study and method are not justified strong enough. Why MPI? Any studies use this method? Similarly, finding and analysis section as well as conclusion section would benefit with more discussion, analysis and justification from various studies.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?:
New information, but don't think the information is significant enough (author did not justify this enough)
2. 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?:
Literature Review on sharia insurance (takaful) are quite limited and insignificant to the paper. Recent papers in the field are not cited. Good literature on the Malmquist Productivity Index methodology, but the paper failed to demonstrate the importance or significance of this methodology. Any studies use this method?
3. 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?: Why this method is chosen? Any other study used this methodology?
Author did not place strong emphasis on this area. Reader who did not know enough about Malmquist Productivity Index could not appreciate this method.
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Author only presented the results, with limited justification and discussion on the results. In addition to that, justification of the results are limited to author's view, without any input from other studies. How results are presented are also quite technical, in which scholars in the field who did not know enough about MPI could not appreciate the discussion.
5. 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 paper failed to identify clearly implication for research, practice and society.

The paper could bridge the gap between theory and practice if improved.

The research has limited impact in practice and teaching.

No significant impact upon society.

The findings and conclusions are lacking, and should discuss and justify more.

6. 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.: Some information are not necessary to be included. The paper would benefit from proofreading exercise. Introduction part was quite poorly written, in which the significance of the study and method are not justified strong enough. Similarly, finding and analysis section as well as conclusion section would benefit with more discussion, analysis and justification from various studies. The paper is quite technical in the methodology and findings, and against the expected knowledge of the journal's readership, I am in the view that people could not appreciate this paper.

Reviewer: 2

The topic of the paper is valid and the collected empirical material holds potential. However, I believe the

paper needs considerable development, particularly around the clarity of the concepts mobilised and model development. Below, I highlighted comments with number of important observations and suggestions on how to improve the paper further.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: This is a potentially interesting paper. The author/s have an interesting study involving the productivity level of takaful in two South East Asian countries; i.e. Indonesia and Malaysia, for a six-year period between 2014 to 2019, using MPI method in measuring the productivity level.

It addresses an important topic, especially some proposed that Islamic Takaful contributes positively and substantially to the world economy and has becoming a growing global phenomenon (Bhatty, 2010). However, as currently written, the paper seems to be at a very early stage of development and thus a considerable development is needed. Despite the rather small temporal and spatial extent of the study on Takaful, it should make an important contribution of behavioural studies especially in the Islamic context.

2. 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 has initiated discussions on the issues of Insurance companies' productivity level using MPI. However, it exhibits lack of organisation and coherent arguments in some instances. For example, starting from page 4 onwards, some of the ideas and arguments have not been developed adequately and some parts were poorly organised. For example, Section 2.1 discussed on Sharia Insurance (Takaful) failed to include life insurance, which is the focus of the study (not health or general insurance). Another example is the MPI model/function introduced in Section 2.3 on pages 5 and 6, which were not explained clearly but only explained in the later section i.e. Section 4 on page 7 (for example, what the abbreviations TFPCH, TECHCH, EFFCH, PTECH, SECH stand for and how they were created). Although the paper has attempted to develop the MPI model/function with reference to the literature, the arguments have not been linked properly in some instances. For example, what 'distance', 'input', 'output' are referred to and how these components are related to in your particular study were not explained properly. Furthermore, the EFFCH component of MPI should have been reflected in Figure 2.

In addition, a number of literatures related to the topic of insurance especially conducted in Malaysia have not been incorporated in the study, which include among others (these are just some examples) Masud et al. (2019), Ng et al. (2018), Yakob et al. (2014), Saad (2012), Saad et al. (2011), Lee (2006), Mansoor & Radam (2000), and many more. A number of literatures related to MPI to evaluate productivity and efficiency were also not included in the study, for example Mia (2017), Mia & Chandran (2016), Mia & Soltane (2016), Wijesiri & Meoli (2015), Muneer Babu & Kulshreshtha (2014), Bassem (2014), Asmild et al. (2004) and Saha & Ravisankar (2000).

3. 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?: In terms of argument and methodology, overall the paper is built on appropriate known concept and research is design with appropriate methodology. However, the author/s could have included appropriate justifications for chosen options, for example justifications for the sample period of 2014-2019, for the life insurance type but not health or general type insurance, etc. The total sample used for each country was not comparable between Indonesia (10 firms) and Malaysia (5 firms) and not properly justified. Some parts of the methodology sections could have been explained better, for example what it is meant by intermediate approach (refer page 7), what the 5 variables are referring to, etc.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Results were fairly presented but some inconsistencies have been identified between the analyses and the respective figure presented in the appendix. For example, analyses on Malaysian context (page 8) "In 2014-2015, the TFPCH accounted for 8% (1.080) which became the highest point. This was supported by indicators of changes in technical efficiency." were inconsistent with figure 4 (page 16), where TECHCH value for 2015-2016 shown was 1.109, which is actually higher than 1.063 (for 2014-2015). Conclusions adequately tie together the other elements of the paper in term of the research objective and results but could have been linked to the previous studies conducted in the similar area.

5. 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 paper briefly identifies implication for practice in the abstract and replicates existing

literatures and methodology. It gives an insight of how relationship between input and output affects the optimal output, i.e. productivity, of Sharia Insurance (Takaful). However, the paper should have included a section to explain how the findings may be important for knowledge, policy, or theory so that specific recommendations could be made with regard to further research on the topic.

6. 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.: In general, the paper expresses its case by taking into considerations appropriate language used. However, it contains a lot of typographical errors throughout, occasional stylistic or grammatical flaws, corrections to references, etc. Further proof reading would benefit the audience. The terms or spellings for certain terminologies used are inconsistent throughout; e.g. Sharia Insurance vs. Takaful; ta'awun vs. taawun, MPI vs. MI, etc. The abbreviations were not reflecting the terminologies in full, for example 'Statement of Financial Accounting Standards' was abbreviated as PSAK, 'Financial Services Authority' as OJK, etc. Repetitive sentences were evident in few places of the article (refer pages 5 and 6). The figures were not titled and labelled properly, which contributed to confusion (for example, figures 3, 4 and 5 were not found due to the lack of labelling, what does the y-axis representing in figures, etc. The author/s should ensure references cited in the text are listed in the Reference list, for example, Malaysian Takaful Association (2019). Page numbering is only needed to be cited for direct quotations (refer page 6 Bustami & Nurlela (2013)), otherwise name and year will suffice.

Comments to Author by AE:

Having read your paper and the reviewers' comments, I am recommending major revision. I would recommend you take into consideration all the reviewers' comments when conducting the revision.

DEADLINE: 27-Aug-2021. If you need additional time to complete your revision please contact me to ask for an extension. Please note that the deadline expires at the start of the day and not the end of the day.

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Sab, 14 Agu 2021 pukul
12.51

14-Aug-2021

Dear Mrs. Sukmaningrum:

Recently, you received a decision on Manuscript ID JIABR-03-2021-0097, entitled "Productivity Analysis of Takaful in Indonesia and Malaysia: Malmquist Productivity Index Approach." The manuscript and decision letter are located in your Author Centre at <https://mc.manuscriptcentral.com/jiabr>

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Sincerely,
Prof. Roszaini Haniffa
Editor, Journal of Islamic Accounting and Business Research
roshaniffa@gmail.com



Journal of Islamic Accounting and Business Research - JIABR-03-2021-0097.R1

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26-Aug-2021

Dear Mrs. Sukmaningrum:

Your manuscript entitled "Productivity Analysis of Family takaful in Indonesia and Malaysia: Malmquist Productivity Index Approach" has been successfully submitted online and is presently being given full consideration for publication in the Journal of Islamic Accounting and Business Research.

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27-Oct-2021

Dear Mrs. Sukmaningrum:

Manuscript ID JIABR-03-2021-0097.R1 entitled "Productivity Analysis of Family takaful in Indonesia and Malaysia: Malmquist Productivity Index Approach" which you submitted to the Journal of Islamic Accounting and Business Research, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter.

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Please note that there is no obligation to use Editage and using this service does not guarantee publication.

Once again, thank you for submitting your manuscript to the Journal of Islamic Accounting and Business Research and I look forward to receiving your revision.

Sincerely,

Reviewer(s)' Comments to Author:

Abstract - Findings: ...Malaysian takaful company had called productivity - Is this a specific term, or some word missing?

Interesting findings, but I would suggest a bit more weight being put on the policy implication. Only discussed in one paragraph (in conclusion). I expect a bit more on this implication part as I think the findings could have a much wider implication.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: Yes.

2. 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 author(s) have included a couple of new and important literature in this topic.

3. 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?: Decent discussion on the method and why the method is chosen. Backed with decent amount of literature.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Conclusions adequately tie together the other elements of the paper in term of the research objective and results but could have been linked to the previous studies conducted in the similar area.

5. 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 author(s) have explain how the findings may be important for knowledge, and suggest recommendations that could be made with regard to further research on the topic. However, more discussion can be derive from the findings.

6. 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.: Just a few typos. Other than that, quite clear and the paper has good structure.

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13-Nov-2021

Dear Mrs. Puji Sukmaningrum,

Recently, you received a decision on Manuscript ID JIABR-03-2021-0097.R1, entitled "Productivity Analysis of Family takaful in Indonesia and Malaysia: Malmquist Productivity Index Approach." The manuscript and decision letter are located in your Author Centre at <https://mc.manuscriptcentral.com/jiabr>

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Sincerely,

Prof. Roszaini Haniffa

Editor, Journal of Islamic Accounting and Business Research

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Journal of Islamic Accounting and Business Research - JIABR-03-2021-0097.R2

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Kam, 25 Nov 2021 pukul
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25-Nov-2021

Dear Mrs. Sukmaningrum:

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Journal of Islamic Accounting and Business Research - Decision on Manuscript ID JIABR-03-2021-0097.R2

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Jum, 7 Jan 2022 pukul
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Cc: h.said@hull.ac.uk, roshaniffa@gmail.com

07-Jan-2022

Dear Sukmaningrum, Puji; Hendratmi, Achsania; Rusmita, Sylva; Abdul Shukor, Syadiyah

It is a pleasure to accept your manuscript JIABR-03-2021-0097.R2, entitled "Productivity Analysis of Family takaful in Indonesia and Malaysia: Malmquist Productivity Index Approach" in its current form for publication in Journal of Islamic Accounting and Business Research. Please note, no further changes can be made to your manuscript.

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Thank you for your contribution. On behalf of the Editors of Journal of Islamic Accounting and Business Research, we look forward to your continued contributions to the Journal.

Sincerely,
Dr. Hadiza Ali Sa'id
Associate Editor, Journal of Islamic Accounting & Business Research
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Dear Sukmaningrum, Puji; Hendratmi, Achsanía; Rusmita, Sylva; Abdul Shukor, Syadiyah,

“Productivity Analysis of Family takaful in Indonesia and Malaysia: Malmquist Productivity Index Approach”

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This study investigates the productivity level of family takaful in Malaysia and Indonesia from 2014 to 2019. Productivity can support Corporate sustainability, which is one of the company's goals. The measurement of the productivity level in this study involved applying the Malmquist Productivity Index (MPI) method. The input variables used consisted of equity, total expenses, and total investment. The output variables consisted of total profit and investment income. In addition, this research employed the orientation of the output and intermediation.

Throughout the study period, the Indonesian family takaful had an average Total Factor Productivity Change of about 0.945. In other words, it did not reach optimal productivity. It is more due to the low value of Technological Change. On the contrary, Family Takaful Companies in Malaysia had called productivity, showing a Total Factor Productivity Change of about 1.041. Again, this is mainly due to an increase in Technological Change and Efficiency Change, but it's still low in Pure Technical Efficiency Change.

This study focuses on factors that exist in internal Takaful companies. Neither micro nor macroeconomic variables that can affect productivity levels have been measured. In addition, this study only analyzed two countries out of the 11 countries in the Southeast Asia Region.

Family takaful companies can use the productivity index as one of the bases of evaluation in managing their resources to enhance optimal output. Furthermore, the management of family takaful companies in Indonesia needs to focus more on technological innovation and delivery of services to increase productivity. Meanwhile, family takaful companies in Malaysia can maintain their technology usage and efficiency to operate productively. The Government in both countries is expected to actively accelerate the growth of family takaful companies by producing regulatory products that strengthen the industry. Specifically, The Government in Indonesia needs to make regulations that support technology improvement.

There is still not much research that examines Family Takaful's productivity level using the Malmquist productivity index. The Malmquist index is an appropriate tool to evaluate the productivity of Family takaful companies. Thus, family takaful companies can improve their quality by assessing the productivity index value.

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