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Sent: Thursday, September 30, 2021 2:13 PM
To: DR. ANIDAH BINTI ROBANI <anidah@utem.edu.my>
Subject: Submission Confirmation for PONE-D-21-31476 - [EMID:9c1130d75cae6408]

PONE-D-21-31476

Integrating Sustainable Islamic Social Finance: Analytical Network Process using Benefit Opportunity Cost Risk (ANP BOCR) Framework: The Case of Indonesia
PLOS ONE

Dear Dr. Robani,

Thank you for submitting your manuscript entitled 'Integrating Sustainable Islamic Social Finance: Analytical Network Process using Benefit Opportunity Cost Risk (ANP BOCR) Framework: The Case of Indonesia' to PLOS ONE. Your assigned manuscript number is PONE-D-21-31476.

We will now begin processing your manuscript and may contact you if we require any further information. You will receive an update once your manuscript passes our in-house technical check; you can also check the status of your manuscript by logging into your account at <https://apc01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.editorialmanager.com%2Fpone%2F&data=04%7C01%7Canidah%40utem.edu.my%7Cc59bcb2232b642d49c1d08d983d96e80%7C677eeb56f2df46759e0cccd600a91580%7C0%7C0%7C637685792155913796%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLjQlIjojV2luMzliLjBtIl6lk1haWwiLjXVCi6Mn0%3D%7C1000&sd=sQ4z%2FRdP3RI7ywpsj1%2FeSCEXSp9wfYID7AeqX3%2BXw%3D&reserved=0>.

If during submission you selected the option for your manuscript to be posted on the bioRxiv preprint server (<https://apc01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fbiorxiv.org%2F&data=04%7C01%7Canidah%40utem.edu.my%7Cc59bcb2232b642d49c1d08d983d96e80%7C677eeb56f2df46759e0cccd600a91580%7C0%7C0%7C637685792155913796%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLjQlIjojV2luMzliLjBtIl6lk1haWwiLjXVCi6Mn0%3D%7C1000&sd=Hr%2BzIFrd0sdJ6LkqsJYpf96DJhiVSdD01E4YW8yE5rg%3D&reserved=0>), we will be assessing the manuscript for suitability shortly. If suitable, your preprint will be made publicly available on bioRxiv and you will receive an email confirmation from them when it has posted. Please check your response to this question and email us as soon as possible at plosone@plos.org if it has been answered incorrectly. Further information about our partnership with bioRxiv to facilitate the rapid availability of life sciences research is available at <https://apc01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fjournals.plos.org%2Fplosone%2Fs%2Fpreprints&data=04%7C01%7Canidah%40utem.edu.my%7Cc59bcb2232b642d49c1d08d983d96e80%7C677eeb56f2df46759e0cccd600a91580%7C0%7C0%7C637685792155913796%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLjQlIjojV2luMzliLjBtIl6lk1haWwiLjXVCi6Mn0%3D%7C1000&sd=ZushCmPofp7481Oc1%2B4EyBE%2Fpje0CKpq2YhUYldvktc%3D&reserved=0>.

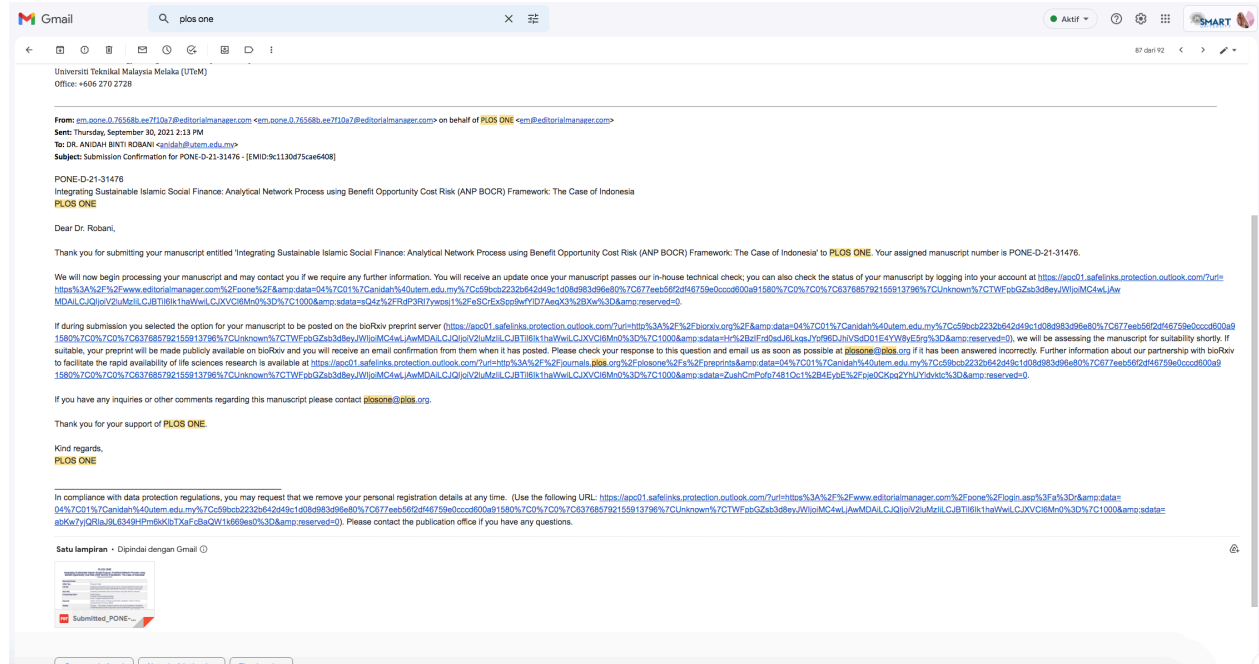
If you have any inquiries or other comments regarding this manuscript please contact plosone@plos.org.

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Sent: Friday, October 1, 2021 12:20 AM
To: DR. ANIDAH BINTI ROBANI <anidah@utem.edu.my>
Subject: PLOS ONE: Edits requested on your submission PONE-D-21-31476 - [EMID: e0f493bec954fb2f]

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PONE-D-21-31476
Integrating Sustainable Islamic Social Finance: Analytical Network Process using Benefit Opportunity Cost Risk (ANP BOCR) Framework: The Case of Indonesia
Dr. Anidah Robani

Dear Dr. Robani,

We've checked your submission and before we can proceed, we need you to address the following issues:

1. Thank you for including your ethics statement: "Human Subject Research which involves human participants. Research and Community Service Institution (LPPM) of Universitas Airlangga for their ethical consent and approval for this research."

For studies reporting research involving human participants, PLOS ONE requires authors to confirm that this specific study was reviewed and approved by an institutional review board (ethics committee) before the study began. Please provide the specific name of the ethics committee/IRB that approved your study, or explain why you did not seek approval in this case. Once you have amended this/these statement(s) in the Methods section of the manuscript, please add the same text to the "Ethics Statement" field of the submission form (via "Edit Submission").

For additional information about PLOS ONE ethical requirements for human subjects research, please refer to <https://apc01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fjournals.plos.org%2Fplosone%2Fs%2Fsubmission-guidelines%23loc-human-subjects-research&data=04%7C01%7Canidah%40utem.edu.my%7C19e04ad25e974528a61708d9842e2ae8%7C677eeb56f2df46759e0cccd600a91580%7C0%7C0%7C637686156105335962%7CUnknown%7CTWFpbGZsb3d8eyJWIjojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTil6lk1haWwiLCJXVCi6Mn0%3D%7C1000&reserved=0>.

2. Please provide additional details regarding participant consent. In the ethics statement in the Methods and online submission information, please ensure that you have specified what type you obtained (for instance, written or verbal, and if verbal, how it was documented and witnessed). If your study included minors, state whether you obtained consent from parents or guardians. If the need for consent was waived by the ethics committee, please include this information.

We've returned your manuscript to your account. Please resolve these issues and resubmit your manuscript within 21 days. If you need more time, please email the journal office at plosone@plos.org. We are happy to grant extensions of up to one month past this due date. If we do not hear from you within 21 days, we will withdraw your manuscript.

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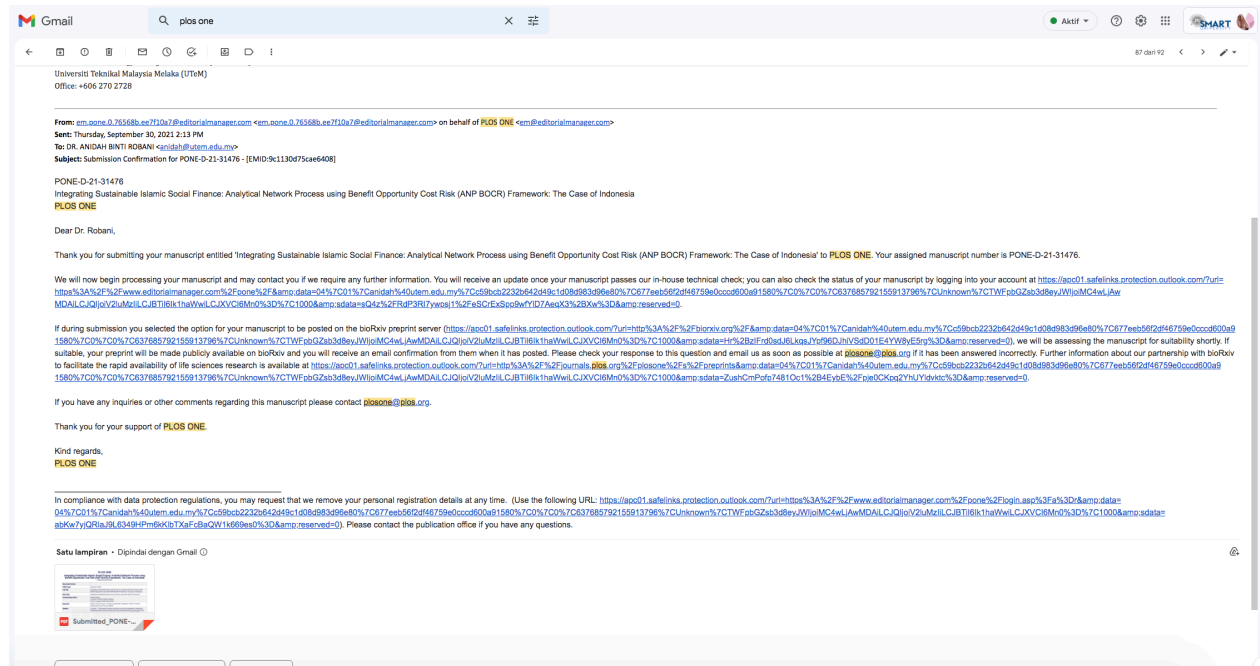
We are requesting these changes to comply with the PLOS ONE submission guidelines (<https://apc01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fjournals.plos.org%2Fplosone%2Fs%2Fsubmission-guidelines&data=04%7C01%7Canidah%40utem.edu.my%7C19e04ad25e974528a61708d>

[9842e2ae8%7C677eeb56f2df46759e0cccd600a91580%7C0%7C0%7C637686156105335962%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAilCJQljojV2luMzliLcJBTil6lk1haWwLcJXVCI6Mn0%3D%7C1000&am;sdta=fE672gNI%2Bc%2F8kqMHw3G8RgBQjETvvpMdJjccbFWddQ%3D&am;reserved=0](https://www.editorialmanager.com/pone/submit.asp?submission_id=1580700&url=/ui/v2luMzliLcJBTil6lk1haWwLcJXVCI6Mn0%3D%7C1000&am;sdta=fE672gNI%2Bc%2F8kqMHw3G8RgBQjETvvpMdJjccbFWddQ%3D&am;reserved=0)). Please note that we won't send your manuscript for review until you have resolved the above requests.

Thank you for submitting your work to PLOS ONE and supporting our mission of Open Science.

Kind regards,

Mia Vanessa Recto
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Sent: Sunday, October 10, 2021 3:44 PM
To: DR. ANIDAH BINTI ROBANI <anidah@utem.edu.my>
Subject: PLOS ONE Notification: Your PDF has been built (PONE-D-21-31476) - [EMID:ea2187de4b198062]

Dear Dr. Robani,

The PDF for your submission, 'Integrating Sustainable Islamic Social Finance: Analytical Network Process using Benefit Opportunity Cost Risk (ANP BOCR) Framework: The Case of Indonesia' has been built. If you have not already done so, please review your manuscript and approve your PDF to complete your <https://apc01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.editorialmanager.com%2Fpone%2F&am;data=04%7C01%7Canidah%40utem.edu.my%7Cb1070688f880443b890908d98bc1cc9a%7C677eeb56f2df46759e0cccd600a91580%7C0%7C0%7C637694486767713447%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAilCJQljojV2luMzliLcJBTil6lk1haWwLcJXVCI6Mn0%3D%7C1000&am;sdta=4yMUBELI0RSAlq57KMrrLRV/GnfJcEqBEEwFqL6wjde%3D&am;reserved=0> submission.

Thank you for your time.

PLOS ONE Staff

<https://apc01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.editorialmanager.com%2Fpone%2F&data=04%7C01%7CAnidah%40utem.edu.my%7Cb1070688f880443b890908d98bc1cc9a%7C677eeb56f2df46759e0cccd600a91580%7C0%7C0%7C637694486767713447%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikl1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=4yMUBELI0RSAIq57KMrnLRVGnfJcEqBBEEwFqL6wjdE%3D&reserved=0>

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URL: <https://apc01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.editorialmanager.com%2Fpone%2Flogin.asp%3Fa%3Dr&data=04%7C01%7CAnidah%40utem.edu.my%7Cb1070688f880443b890908d98bc1cc9a%7C677eeb56f2df46759e0cccd600a91580%7C0%7C0%7C637694486767713447%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikl1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=t0h4J2DjZyeZjJggErtcjVMOGIH%2FG%2F%2F2WQYpzoKFYbc%3D&reserved=0>). Please contact the publication office if you have any questions.

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Sent: Tuesday, October 12, 2021 7:16 AM

To: DR. ANIDAH BINTI ROBANI <anidah@utem.edu.my>

Subject: PLOS ONE Author Notice: Submission moving to editorial review - [EMID:8cc1288e26eff1e2]

Integrating Sustainable Islamic Social Finance: Analytical Network Process using Benefit Opportunity Cost Risk (ANP BOCR) Framework: The Case of Indonesia

Dear Dr. Robani,

We're writing to let you know that we've checked your manuscript for our basic formatting requirements and we're now sending it to a staff editor for checks related to our editorial policies. Once this review is complete we will assign your submission to an Academic Editor for peer review. This is part of our standard process for submissions and no action is required from you at this time.

For your reference, our submission guidelines can be found on this page of our website: <https://apc01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fjournals.plos.org%2Fplosone%2Fs%2Fsubmission-guidelines&data=04%7C01%7CAnidah%40utem.edu.my%7Cf9aa8b354bf642d02baf08d98d0d1ca0%7C677eeb56f2df46759e0cccd600a91580%7C0%7C0%7C637695909876970154%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikl1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=RsUgDu%2B0Uz8m4%2FD7W0ddOQ05saoXDt8Alcnsk30%2FVr4%3D&reserved=0>.

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Kind regards,

Mia Vanessa Recto
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From: **PLOS ONE** <em@editorialmanager.com>
Date: Thu, Dec 9, 2021 at 11:33 PM
Subject: PLOS ONE Decision: Revision required [PONE-D-21-31476] -
[EMID:9d1acce5baa6c15a]
To: Anidah Robani <anidahr@gmail.com>

PONE-D-21-31476

Integrating Sustainable Islamic Social Finance: Analytical Network Process using Benefit Opportunity Cost Risk (ANP BOCR) Framework: The Case of Indonesia
PLOS ONE

Dear Dr. Robani,

Thank you for submitting your manuscript to PLOS ONE. After careful consideration, we feel that it has merit but does not fully meet PLOS ONE's publication criteria as it currently stands. Therefore, we invite you to submit a revised version of the manuscript that addresses the points raised during the review process.

Please submit your revised manuscript by Jan 23 2022 11:59PM. If you will need more time than this to complete your revisions, please reply to this message or contact the journal office at plosone@plos.org. When you're ready to submit your revision, log on to <https://www.editorialmanager.com/pone/> and select the 'Submissions Needing Revision' folder to locate your manuscript file.

Please include the following items when submitting your revised manuscript:

- A rebuttal letter that responds to each point raised by the academic editor and reviewer(s). You should upload this letter as a separate file labeled 'Response to Reviewers'.
- A marked-up copy of your manuscript that highlights changes made to the original version. You should upload this as a separate file labeled 'Revised Manuscript with Track Changes'.
- An unmarked version of your revised paper without tracked changes. You should upload this as a separate file labeled 'Manuscript'.

If you would like to make changes to your financial disclosure, please include your updated statement in your cover letter. Guidelines for resubmitting your figure files are available below the reviewer comments at the end of this letter.

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We look forward to receiving your revised manuscript.

Kind regards,

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Academic Editor
PLOS ONE

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1. When submitting your revision, we need you to address these additional requirements.

Please ensure that your manuscript meets PLOS ONE's style requirements, including those for file naming. The PLOS ONE style templates can be found at

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2. Thank you for stating the following financial disclosure:

“This research grant is a Covid-19 Research Mandate with the contract number 1025/UN3.15/PT/2021. The authors would like to thank the Research and Community Service Institution (LPPM) of Universitas Airlangga for their financial assistance. The authors would also like to thank all academicians, regulators, associations, practitioners, and community leaders for their support in writing this research.”

Please state what role the funders took in the study. If the funders had no role, please state: ""The funders had no role in study design, data collection and analysis, decision to publish, or preparation of the manuscript.""

If this statement is not correct you must amend it as needed.

Please include this amended Role of Funder statement in your cover letter; we will change the online submission form on your behalf.

3. Thank you for stating the following in the Acknowledgments Section of your manuscript:

“This research grant is a Covid-19 Research Mandate with the contract number 1025/UN3.15/PT/2021. The authors would like to thank the Research and Community Service Institution (LPPM) of Universitas Airlangga for their financial assistance. The authors would like to thank Center Research and Publication (3P) of Faculty Economic and Business Universitas Airlangga as ethics committee. The authors would also like to thank all academicians, regulators, associations, practitioners, and community leaders for their support in writing this research.”

We note that you have provided funding information that is not currently declared in your Funding Statement. However, funding information should not appear in the Acknowledgments section or other areas of your manuscript. We will only publish funding information present in the Funding Statement section of the online submission form.

Please remove any funding-related text from the manuscript and let us know how you would like to update your Funding Statement. Currently, your Funding Statement reads as follows:

“This research grant is a Covid-19 Research Mandate with the contract number 1025/UN3.15/PT/2021. The authors would like to thank the Research and Community Service Institution (LPPM) of Universitas Airlangga for their financial assistance. The authors would also like to thank all academicians, regulators, associations, practitioners, and community leaders for their support in writing this research.”

Please include your amended statements within your cover letter; we will change the online submission form on your behalf.

4. Thank you for stating the following in your Competing Interests section:

“No authors have competing interests”

Please complete your Competing Interests on the online submission form to state any Competing Interests. If you have no competing interests, please state “The authors have declared that no competing interests exist.”, as detailed online in our guide for authors at <http://journals.plos.org/plosone/s/submit-now>

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Upon re-submitting your revised manuscript, please upload your study's minimal underlying data set as either Supporting Information files or to a stable, public repository and include the relevant URLs, DOIs, or accession numbers within your revised cover letter. For a list of acceptable repositories, please see <http://journals.plos.org/plosone/s/data-availability#loc-recommended-repositories>. Any potentially identifying patient information must be fully anonymized.

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In your revised cover letter, please address the following prompts:

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b) If there are no restrictions, please upload the minimal anonymized data set necessary to replicate your study findings as either Supporting Information files or to a stable, public repository and provide us with the relevant URLs, DOIs, or accession numbers. For a list of acceptable repositories, please see <http://journals.plos.org/plosone/s/data-availability#loc-recommended-repositories>.

We will update your Data Availability statement on your behalf to reflect the information you provide.

7. Please include your full ethics statement in the 'Methods' section of your manuscript file. In your statement, please include the full name of the IRB or ethics committee who approved or waived your study, as well as whether or not you obtained informed written or verbal consent. If consent was waived for your study, please include this information in your statement as well.

Please review your reference list to ensure that it is complete and correct. If you have cited papers that have been retracted, please include the rationale for doing so in the manuscript text, or remove these references and replace them with relevant current references. Any changes to the reference list should be mentioned in the rebuttal letter that accompanies your revised manuscript. If you need to cite a retracted article, indicate the article's retracted status in the References list and also include a citation and full reference for the retraction notice.

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Reviewers' comments:

Reviewer's Responses to Questions

Comments to the Author

1. Is the manuscript technically sound, and do the data support the conclusions?

The manuscript must describe a technically sound piece of scientific research with data that supports the conclusions. Experiments must have been conducted rigorously, with appropriate controls, replication, and sample sizes. The conclusions must be drawn appropriately based on the data presented.

Reviewer #1: Partly

2. Has the statistical analysis been performed appropriately and rigorously?

Reviewer #1: Yes

3. Have the authors made all data underlying the findings in their manuscript fully available?

The [PLOS Data policy](#) requires authors to make all data underlying the findings described in their manuscript fully available without restriction, with rare exception (please refer to the Data Availability Statement in the manuscript PDF file). The data should be provided as part of the manuscript or its supporting information, or deposited to a public repository. For example, in addition to summary statistics, the data points behind means, medians and variance measures should be available. If there are restrictions on publicly sharing data—e.g. participant privacy or use of data from a third party—those must be specified.

Reviewer #1: Yes

4. Is the manuscript presented in an intelligible fashion and written in standard English?

PLOS ONE does not copyedit accepted manuscripts, so the language in submitted articles must be clear, correct, and unambiguous. Any typographical or grammatical errors should be corrected at revision, so please note any specific errors here.

Reviewer #1: Yes

5. Review Comments to the Author

Please use the space provided to explain your answers to the questions above. You may also include additional comments for the author, including concerns about dual

publication, research ethics, or publication ethics. (Please upload your review as an attachment if it exceeds 20,000 characters)

Reviewer #1: INTRODUCTION

- The author needs to describe the role of Islamic social finance in a broader perspective, not only in Muslim countries, or limited to the COVID-19 pandemic. The illustration can be expanded not only to the problem of the Covid-19 Pandemic (monetary crisis or global economic crisis, global food and financial crisis).
- The author needs to explain what are other supporting factors besides lack of optimal governance, that can be the reasons for the vast gap between the potential of ISF and the reality? Complete with another relevant literature review (LR), such as aspects of Islamic fundraising/finance, management, transparency, mutual trust, etc.

LITERATURE REVIEW

- Literature Review for contemporary Islamic finance needs to be enriched especially from reputable global indexed primary journals, covering Islamic banking, Islamic insurance, etc.
- Provide an explanation of the current state of sustainability of ISF along with references from previous research. If there is no review on this matter, please provide a reference that strengthens your statement that most of the empowerment programs sourced from the ISF do not meet the sustainability aspect.
- The importance of including Literature Review about integration aspects of growth, aspects of justice and aspects of sustainability

METHOD

- The author needs to explain some of the criteria used as input in this research using the two-level ANP method and why the BOCR analysis was selected
- Mention the Literature Review focused on what aspects?

RESULT

- What is the important role in this case? Give a brief explanation
- What institutional aspects are the focus of this article (structure, function/role, coordination system, business partnerships with other parties).
- About integration between Islamic social finance institutions based on capacity development and division of roles, what types of integration are meant (horizontal integration, vertical integration or horizontal coordination, vertical coordination)? Please explain
- Explain what is the difference between short-term and long-term priority solutions shown in table 4 based on the expert agreement?
- It is necessary to conduct a more in-depth analysis and based on this analysis, it is synthesized by the author

DISCUSSION

- Provide adequate arguments, in the financing program covered by sharia financing, success is determined by aspects of distribution, use or utilization (consumptive, productive economy), returns, and governance
- Type of technology, technology level, and what technology transfer and adoption processes will be implemented in managing the instrument of ISF

MANAGERIAL RELEVANCY

-Aspects of human resources that must be improved are technical skills and managerial capabilities. Which of these two aspects is dominant depends on their respective positions.

6. PLOS authors have the option to publish the peer review history of their article ([what does this mean?](#)). If published, this will include your full peer review and any attached files.

If you choose “no”, your identity will remain anonymous but your review may still be made public.

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Reviewer #1: **Yes:** Atika Dyah Perwita

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