This research examines how the banking industry maintains its sustainable growth rate under risk. Using 328 samples of commercial banks in ASEAN utilizing a fixed-effect model, the research findings are: (1) there are differences in the characteristics of various risks (operational risk, business risk, liquidity risk, and financial risk in various ASEAN countries. Of the overall risks, countries with the most significant risk in the banking industry are Indonesia, followed by Thailand, the Philippines, Malaysia, and Singapore. (2) Operational risk has a negative and significant effect on sustainable growth and a positive effect on actual growth. Asset utilization positively affects sustainable growth and positively affects actual growth. (3) Business risk has positive effect on sustainable growth but negative on actual growth. (4) Liquidity risk positively affects both sustainable growth and actual growth. (5) Financial risk has a negative effect on sustainable growth but is insignificant on actual growth. These findings contribute to the knowledge of financial management in the banking sector in terms of determining dividend policy, financial policy, and operational activities and bridging conflicting objectives between managers and shareholders. Certainly, these findings will have implications for the practice of financial control for shareholders; how to maintain and set sustainable growth targets in conditions of facing various risks in the banking sector.
Point 1: There is no clear focus discussion of why SGR is important and what are the current studies on SGR in banks, and where are the research gaps you are addressing. The paper needs to be completely rewritten.

Response 1: Please provide your response for Point 1. (in red)

We have corrected and explained why SGR is important and how the current studies on SGR in banks are, in the abstract & introduction at points 39 to 71, and in the conclusion points 685 to 691.

Point 2: The links between SGR and bank performance are not clearly stated.

Response 2:

The links between SGR and bank performance have been explained at point 59 to 71.

Point 3: The definitions of various types of risks mention are inaccurate and needs revisiting, especially when linked to SGR.

Response 3:

The Definition of various types of risks have been corrected in Table: 1

Point 4: Why Banks in ASEAN COUNTRIES? There is obviously going to be differences and how do you control for these differences?

Response 4: can be seen at point 434-437

This can happen because of the dominance of external funding sources compared to internal funding. Therefore, if this happens, it is necessary to balance growth (balance growth), through restructuring funding sources by increasing retained earnings or efficient use of assets in the banking industry of ASEAN countries.

Review Report Form

( ) I would not like to sign my review report
(x) I would like to sign my review report

Quality of English Language
( ) English very difficult to understand/incomprehensible
(x) Extensive editing of English language and style required
( ) Moderate English changes required
( ) English language and style are fine/minor spell check required
I am not qualified to assess the quality of English in this paper

Yes | Can be improved | Must be improved | Not applicable
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Is the content succinctly described and contextualized with respect to previous and present theoretical background and empirical research (if applicable) on the topic? ( ) ( ) (x) ( )

Are all the cited references relevant to the research? (x) ( ) ( ) ( )

Are the research design, questions, hypotheses and methods clearly stated? ( ) ( ) (x) ( )

Are the arguments and discussion of findings coherent, balanced and compelling? ( ) ( ) (x) ( )

For empirical research, are the results clearly presented? ( ) ( ) (x) ( )

Is the article adequately referenced? (x) ( ) ( ) ( )

Are the conclusions thoroughly supported by the results presented in the article or referenced in secondary literature? ( ) ( ) (x) ( )

Comments and Suggestions for Authors

There is no clear focus discussion of why SGR is important and what are the current studies on SGR IN BANKS, and where are the research gaps you are addressing. The paper needs to be completely rewritten.

The links between SGR and bank performance are not clearly stated.

The definitions of various types of risks mention are inaccurate and needs revisiting, especially when linked to SGR.

Why Banks in ASEAN COUNTRIES? There is obviously going to be differences and how do you control for these differences.

Submission Date 05 November 2022

Date of this review 15 Nov 2022 02:05:30
This research examines how the banking industry maintains its sustainable growth rate under risk. Using 328 samples of commercial banks in ASEAN utilizing a fixed-effect model, the research findings are: (1) there are differences in the characteristics of various risks (operational risk, business risk, liquidity risk, and financial risk) in various ASEAN countries. Of the overall risks, countries with the most significant risk in the banking industry are Indonesia, followed by Thailand, the Philippines, Malaysia, and Singapore. (2) Operational risk has a negative and significant effect on sustainable growth and a positive effect on actual growth. Asset utilization positively affects sustainable growth and positively affects actual growth. (3) Business risk has a positive effect on sustainable growth but negative on actual growth. (4) Liquidity risk positively affects both sustainable growth and actual growth. (5) Financial risk has a negative effect on sustainable growth but is insignificant on actual growth. These findings contribute to the knowledge of financial management in the banking sector in terms of determining dividend policy, financial policy, and operational activities and bridging conflicting objectives between managers and shareholders. Certainly, these findings will have implications for the practice of financial control for shareholders; how to maintain and set sustainable growth targets in conditions of facing various risks in the banking sector.
Point 1:
In general, the article has an acceptable structure, but some parts need improvement

Response 1:
The improvement has been done using correct spelling.

Point 2: The parentheses can be omitted in the title, and the two parts can be separated by a period.

Response 2: has been improved according to reviewer command.

Point 3: It is unclear how many authors there are and what their affiliations are.

Response 3: has been revised and the author has been added.

Point 4: The abstract is not well structured. The background/broad context of the research and the method used are missing. The results obtained should be synthesized.

Response 4: Abstract has been edited and corrected that make it more specific and structured.

The background has been corrected at point 39-71. Research method used has been explained clearer at point 343-392. The research findings have been synthesized at point 558-631.
Are all the cited references relevant to the research? ( ) (x) ( ) ( )
Are the research design, questions, hypotheses and methods clearly stated? ( ) ( ) (x) ( )
Are the arguments and discussion of findings coherent, balanced and compelling? ( ) (x) ( ) ( )
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Is the article adequately referenced? ( ) (x) ( ) ( )
Are the conclusions thoroughly supported by the results presented in the article or referenced in secondary literature? ( ) (x) ( ) ( )

Comments and Suggestions for Authors
The subject of the article is timely and is interesting for research.
In general, the article has an acceptable structure, but some parts need improvement.
The parentheses can be omitted in the title, and the two parts can be separated by a period.
It is unclear how many authors there are and what their affiliations are.
The abstract is not well structured. The background/broad context of the research and the method used are missing. The results obtained should be synthesized.
The Introduction section is quite general. Besides the general background, it should be included the literature gap, short information on the method and paper structure.
The role of the Literature review section is not to present the formulas used in other research, but to position the research in the specialized literature, to identify the research gap. I recommend the authors to revise this part.
Please explain how the elements mentioned at lines 28-29 are integrated into research.
What are the limitations of the study?

Submission Date 05 November 2022
This research examines how the banking industry maintains its sustainable growth rate under risk. Using 328 samples of commercial banks in ASEAN utilizing a fixed-effect model, the research findings are: (1) there are differences in the characteristics of various risks (operational risk, business risk, liquidity risk, and financial risk in various ASEAN countries. Of the overall risks, countries with the most significant risk in the banking industry are Indonesia, followed by Thailand, the Philippines, Malaysia, and Singapore. (2) Operational risk has a negative and significant effect on sustainable growth and a positive effect on actual growth. Asset utilization positively affects sustainable growth and positively affects actual growth. (3) Business risk has positive effect on sustainable growth but negative on actual growth. (4) Liquidity risk positively affects both sustainable growth and actual growth. (5) Financial risk has a negative effect on sustainable growth but is insignificant on actual growth. These findings contribute to the knowledge of financial management in the banking sector in terms of determining dividend policy, financial policy, and operational activities and bridging conflicting objectives between managers and shareholders. Certainly, these findings will have implications for the practice of financial control for shareholders; how to maintain and set sustainable growth targets in conditions of facing various risks in the banking sector.
2. Section 7 Limitation and Section 8 Implication have been omitted and moved into Section 6 Conclusion.

Review Report Form

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Is the content succinctly described and contextualized with respect to previous and present theoretical background and empirical research (if applicable) on the topic?

Are all the cited references relevant to the research?

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Are the arguments and discussion of findings coherent, balanced and compelling?

For empirical research, are the results clearly presented?

Is the article adequately referenced?

Are the conclusions thoroughly supported by the results presented in the article or referenced in secondary literature?

Comments and Suggestions for Authors

Even if the authors brought some improvements, some revisions are still necessary.

The abstract is too long and is not systematized, synthesized.
Sections 7 and 8 are not needed. The information contained here should be included in the Conclusions section.
Abstract
This research examines how the banking industry maintains its sustainable growth rate under risk. Using 328 samples of commercial banks in ASEAN utilizing a fixed-effect model, the research findings are: (1) there are differences in the characteristics of various risks (operational risk, business risk, liquidity risk, and financial risk) in various ASEAN countries. Of the overall risks, countries with the most significant risk in the banking industry are Indonesia, followed by Thailand, the Philippines, Malaysia, and Singapore. (2) Operational risk has a negative and significant effect on sustainable growth and a positive effect on actual growth. Asset utilization positively affects sustainable growth and positively affects actual growth. (3) Business risk has positive effect on sustainable growth but negative on actual growth. (4) Liquidity risk positively affects both sustainable growth and actual growth. (5) Financial risk has a negative effect on sustainable growth but is insignificant on actual growth. These findings contribute to the knowledge of financial management in the banking sector in terms of determining dividend policy, financial policy, and operational activities and bridging conflicting objectives between managers and shareholders. Certainly, these findings will have implications for the practice of financial control for shareholders; how to maintain and set sustainable growth targets in conditions of facing various risks in the banking sector.
Point 1:

peer-review-24500247.v1.pdf

Response 1:

1. I have read the paper and follow several formats in it specifically in area of research design. However, for modelling not all suggestions can be followed due to the difference issues.
2. Improved research method has been done.
3. Arguments and more specific discussion have been added referring to previous studies at point 557-631.

Review Report Form

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Are the conclusions thoroughly supported by the results presented in the article or referenced in secondary literature?

Comments and Suggestions for Authors

peer-review-24500247.v1.pdf (/user/review/displayFile/32896595/PLh2AJRX?file=review&report=24500247)

Submission Date 05 November 2022

Date of this review 22 Nov 2022 16:33:35

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This research examines how the banking industry maintains its sustainable growth rate under risk. Using 328 samples of commercial banks in ASEAN utilizing a fixed-effect model, the research findings are: (1) there are differences in the characteristics of various risks (operational risk, business risk, liquidity risk, and financial risk in various ASEAN countries. Of the overall risks, countries with the most significant risk in the banking industry are Indonesia, followed by Thailand, the Philippines, Malaysia, and Singapore. (2) Operational risk has a negative and significant effect on sustainable growth and a positive effect on actual growth. Asset utilization positively affects sustainable growth and positively affects actual growth. (3) Business risk has positive effect on sustainable growth but negative on actual growth. (4) Liquidity risk positively affects both sustainable growth and actual growth. (5) Financial risk has a negative effect on sustainable growth but is insignificant on actual growth. These findings contribute to the knowledge of financial management in the banking sector in terms of determining dividend policy, financial policy, and operational activities and bridging conflicting objectives between managers and shareholders. Certainly, these findings will have implications for the practice of financial control for shareholders; how to maintain and set sustainable growth targets in conditions of facing various risks in the banking sector.
Review Report Form

### Open Review
- (x) I would not like to sign my review report
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### Comments and Suggestions for Authors
Thank you, you response my recommendations successfully.

### Submission Date
05 November 2022

### Date of this review
08 Dec 2022 13:53:23
This research examines how the banking industry maintains its sustainable growth rate under risk. Using 328 samples of commercial banks in ASEAN utilizing a fixed-effect model, the research findings are: (1) there are differences in the characteristics of various risks (operational risk, business risk, liquidity risk, and financial risk) in various ASEAN countries. Of the overall risks, countries with the most significant risk in the banking industry are Indonesia, followed by Thailand, the Philippines, Malaysia, and Singapore. (2) Operational risk has a negative and significant effect on sustainable growth and a positive effect on actual growth. Asset utilization positively affects sustainable growth and positively affects actual growth. (3) Business risk has positive effect on sustainable growth but negative on actual growth. (4) Liquidity risk positively affects both sustainable growth and actual growth. (5) Financial risk has a negative effect on sustainable growth but is insignificant on actual growth. These findings contribute to the knowledge of financial management in the banking sector in terms of determining dividend policy, financial policy, and operational activities and bridging conflicting objectives between managers and shareholders. Certainly, these findings will have implications for the practice of financial control for shareholders; how to maintain and set sustainable growth targets in conditions of facing various risks in the banking sector.
Point 1: 1. Abstract: While the author presents the Abstract, answer the questions carefully: What problem did you study and why is it important? What methods did you use? What were your main results? And what conclusions can you draw from your results? Please make your abstract with more specific and quantitative results while it suits broader audiences. Although some steps have been done following the above suggestion, the revised abstract is still necessary. Besides, please be careful to use the words "scientifically", "systematically," etc.

Response 1:

1. Abstract has been clearly explained structurally and systematically.
2. Several corrections and explanations have been added.
3. Several improvement has been added at the background at 39-71. Research method has been explained at point 343-392. Research findings has been synthesized at point 558-631.

Point 2: The authors should reorganize the structure of the introduction section to thoroughly express the aspects of this study, including the background, current progress, motivation, research question, objective, contribution, etc.

Response 2: has been corrected at the introduction and the aspect of the study of risk management and growth management are described at the background.

Point 54-58

The challenge for the banking industry is efforts to minimize risk and increase revenue, as a basic concept in the financial literature. The financial literature has explained that high risk, and high return, but risks that are too high can cause corporate bankruptcy or bankruptcy, for example, high financial risk, besides that high credit risk and liquidity risk can disrupt banking integration and stability in ASEAN countries.

Point 69-71

Determination of SGR is very important for companies because it has two reasons, first as a measurement of company performance and second as a means of controlling shareholders to control their equity."

Point 220-227

Banking integration in the association of ASEAN countries requires a balanced performance among its members to compete globally. Therefore it is important to explain how the risks and levels of
sustainable growth are in the banking industry in ASEAN countries because this can disrupt the soundness of banks and have an impact on economic growth in the ASEAN region. Besides that, this research will prove the impact of risks (business risk, operational risk, liquidity risk, and financial risk) on sustainable growth rates. These mentioned risks are important risks in the banking world as well as a measure of performance and corporate value.

**Point 3:** Motivation and contribution need to be strengthened.

Response 3:

1. motivation of our research

Point 328-332

Risk sensitivity to SGR is very crucial to bridge the relationship between shareholders and managers, in terms of evaluating company performance. Therefore, the focus of this research, apart from describing several SGR measurement models and comparing them with actual growth, also predicts how sensitive various important risks are to SGR in the banking sector of ASEAN.

1. Contribution

This study proves that there is a difference in risk and SGR performance for each country in ASEAN. The relationship among internal growth, actual growth, and sustainability growth prove there is the difference for Indonesia, the Philippines, and Singapore but there is no difference between Malaysia and Thailand. Singapore has the lowest total risk compared to another four countries. Indonesia has the highest total risk. This difference consequently will make ABIF encourage members of ASEAN countries to have common goals to use SGR as a measure of sustainable finance.

Point 4:. The literature review should provide a basis for the study by substantiating the research gap. When reviewing the literature, I suggest that you expand your review by citing the most recent study; https://doi.org/10.1007/s11356-022-19763-1

Response 4: Yes I do, at the most of the references.

Point 5:. Please include new sections to describe this aspect, such as the conclusion, limitations, and suggestions for future research. This section of the manuscript is still weak. Include implications for policymakers as well.

Response 5
Yes, I do

1. The Conclusion: at point 633-690 in the article
2. The Implication: at point 692-700
3. Limitation and Future Research Agenda: at point 703-709

Poin 6: Please check the manuscript again for errors.

Response 6: Yes I do

Review Report Form

Open Review

( ) I would not like to sign my review report
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Quality of English Language

( ) English very difficult to understand/incomprehensible
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Is the content succinctly described and contextualized with respect to previous and present theoretical background and empirical research (if applicable) on the topic?

( ) ( ) ( ) ( )

Are all the cited references relevant to the research?

( ) (x) ( ) ( )

Are the research design, questions, hypotheses and methods clearly stated?

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Are the arguments and discussion of findings coherent, balanced and compelling?

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For empirical research, are the results clearly presented?

( ) ( ) ( ) ( )

Is the article adequately referenced?

( ) ( ) ( ) ( )

Are the conclusions thoroughly supported by the results presented in the article or referenced in secondary literature?

( ) ( ) ( ) ( )

Comments and Suggestions

Thank you for submitting your paper for consideration. After carefully reading the paper, This manuscript is “Banking Industry
Sustainable Growth Rate Under Risk (Empirical Study of the Banking Industry in ASEAN countries). The following issues need to be addressed before publication:

1. Abstract: While the author presents the Abstract, answer the questions carefully: What problem did you study and why is it important? What methods did you use? What were your main results? And what conclusions can you draw from your results? Please make your abstract with more specific and quantitative results while it suits broader audiences. Although some steps have been done following the above suggestion, the revised abstract is still necessary. Besides, please be careful to use the words "scientifically", "systematically," etc.

2. The authors should reorganize the structure of the introduction section to thoroughly express the aspects of this study, including the background, current progress, motivation, research question, objective, contribution, etc.

3. Motivation and contribution need to be strengthened.

4. The literature review should provide a basis for the study by substantiating the research gap. When reviewing the literature, I suggest that you expand your review by citing the most recent study; https://doi.org/10.1007/s11356-022-19763-1

5. Please include new sections to describe this aspect, such as the conclusion, limitations, and suggestions for future research. This section of the manuscript is still weak. Include implications for policymakers as well.

6. Please check the manuscript again for errors.
This research examines how the banking industry maintains its sustainable growth rate. The sample consists of 328 commercial banks in the ASEAN area. A fixed effect model is employed to analyze the data. The study reveals several findings: (1) The countries with the most risk in the banking industry are Indonesia, Thailand, Philippines, Malaysia, and Singapore. (2) Operational risk has a negative effect on sustainable growth and a positive effect on actual growth. Asset utilization positively affects sustainable growth and positively affects actual growth. (3) Business risk has a positive effect on sustainable growth but a negative on actual growth. (4) Liquidity risk positively affects both sustainable growth and actual growth. (5) Financial risk has a negative effect on sustainable growth but not on actual growth. These findings contribute to the body of knowledge of financial management specifically in terms of determining dividend and financing policy, operational activities and bridging conflicting objectives of managers and shareholders. Furthermore, these findings have implications for the practice, especially for shareholders, in how to maintain and set sustainable growth.
targets in conditions of various risks in banking. For banks within
the framework of ASEAN integration, it is important to place SGR
as a measure of sustainable finance.

**Keywords**
bank industry; sustainable growth rate; risk

Data is of paramount importance to scientific progress, yet most
research data drowns in supplementary files or remains private.
Enhancing the transparency of the data processes will help to
render scientific research results reproducible and thus more
accountable. Co-submit your methodical data processing articles
or data descriptors for a linked data set in *Data*
([https://www.mdpi.com/journal/data](https://www.mdpi.com/journal/data)) journal to make your data
more citable and reliable.

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  form%5Barticle_type_id%5D=47).

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form%5Barticle_type_id%5D=47)

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**Corresponding Author**
Sulastri Sulastri

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**E-Mail**
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published)*

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**E-Mail**
sulastri@unsri.ac.id *(corresponding author email)*

**Author #3**
Yulia Saftiana

**Affiliation**
2. Accounting Department, Fakultas Ekonomi, Universitas
APC information

Journal APC: 2,000.00 CHF

IOAP Participant: Edith Cowan University

IOAP Payment: Non-central: Invoiced to author

Author Eligible Central: No

Discount Voucher: 787af9637eda1ff8 (60.00%) (f.jie@ecu.edu.au)

Total Payment Amount: 800.00 CHF

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Thank you very much for uploading the following manuscript to the MDPI submission system. One of our editors will be in touch with you soon.

Journal name: Sustainability
Manuscript ID: sustainability-2046163
Type of manuscript: Article
Title: Banking Industry Sustainable Growth Rate Under Risk (Empirical Study of the Banking Industry in ASEAN countries)
Authors: Sulastri Sulastri *, Isnurhadi Isnurhadi, Ferry Jie
Received: 5 November 2022
E-mails: sulastri@unsri.ac.id, isnurhadi@unsri.ac.id, f.jie@ecu.edu.au

Sustainable Finance and Banking
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The following points were confirmed during submission:

1. Sustainability is an open access journal with publishing fees of 2000 CHF for an accepted paper (see https://www.mdpi.com/about/apc/ for details).
Dear Professor Sulastri,

Your paper has been assigned to Dawn Dai, who will be your main point of contact as your paper is processed further.

Journal: Sustainability
Manuscript ID: sustainability-2046163
Title: Banking Industry Sustainable Growth Rate Under Risk (Empirical Study of the Banking Industry in ASEAN countries)
Authors: Sulastri Sulastri *, Isnurhadi Isnurhadi, Ferry Jie

Received: 05 November 2022
E-mails: sulastri@unsri.ac.id, isnurhadi@unsri.ac.id, f.jie@ecu.edu.au

You can find it here: https://susy.mdpi.com/user/manuscripts/review_info/98b68e5f72408fb228715f17562635e1

Best regards,
Ms. Dawn Dai
E-Mail: dawn.dai@mdpi.com
Dear Professor Sulastri,

Thank you very much for uploading the following manuscript to the MDPI submission system. One of our editors will be in touch with you soon.

Journal name: Sustainability
Manuscript ID: sustainability-2046163
Type of manuscript: Article
Title: Banking Industry Sustainable Growth Rate Under Risk (Empirical Study of the Banking Industry in ASEAN countries)
Authors: Sulastri Sulastri *, Isnurhadi Isnurhadi, Ferry Jie
Received: 5 November 2022
E-mails: sulastri@unsri.ac.id, isnurhadi@unsri.ac.id, f.jie@ecu.edu.au
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Received: 5 November 2022

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