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The Effect of COVID-19 on Credit and Capital Risk of State-Owned Banks in Indonesia: A System Dynamics Model

With Authors:

Taufiq Hidayat, Dian Masyita, Sulaeman Rahman Nidar, Erie Febrian, Fauzan Ahmad.

I would like to thank all the reviewers for their thoughtful comments and efforts towards improving our manuscript. We revised the manuscript with special attention to the comments that we received from**Three (3)**.... reviewers that were experts, specialists in the area of my paper.

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Taufiq Hidayat