

To Editor

Jurnal Ekonomi dan Studi Pembangunan (JESP)
Universitas Muhammadiyah Yogyakarta

Dear Sir/Madam

We would like to submit article entitled "Dynamic Analysis of Capital Inflow to Credit Allocation, Efficiency, and Banking Performance, Using The Panel Vector Autoregression Model. Case Studies In Developed And Developing Countries" for your kindly consideration to be published in open access Jurnal Ekonomi dan Studi Pembangunan Universitas Muhammadiyah Yogyakarta (JESP).

This study applies panel data analysis to analyze banking behavior to improve its performance. The analysis uses panel data from 1991 to 2020 in 39 countries. Return on equity (ROE) as a measure of the success of banking operations is determined by various interrelated factors. One of the variables closely related to banking performance is the share of non-financial business loans, the share of capital inflows entering the banking sector, and the share of capital inflows entering the non-bank sector. Economic variables that support good banking performance are GDP growth, bank concentration, inflation, Leverage, and bank efficiency. This article focuses on the heterogeneity of the economies of countries and the dynamics of banking. This article applies a Panel Vector Autoregressive (PVAR) to capture all components. We performed PVAR on all samples and data groups. We believe that the findings of this study might be interesting for the reader of your journal.

We declared that the manuscript is original and previously has not been published or being considered to be published at other journals in English or any other language(s). This articles also already known by the other authors that will be submitted to this journal.

Please address all correspondence concerning this manuscript to me at Jurnal Ekonomi dan Studi Pembangunan (JESP) and we would notify you if there is any change of my email address.

Thank you for your kindly help and consideration of this manuscript.

Sincerely yours,

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