

# Review of: "An analysis of the Sociology of Religion of Plecit Bank activities in traditional Indonesian markets"

Maksud Hakim

**Potential competing interests:** No potential competing interests to declare.

After reading and getting instructions to submit a review on this article, I give some constructive suggestions to the author.

1. To avoid negligence in providing loans, the borrower must provide collateral. As is known, collateral is an asset or valuable item entrusted by the borrower of money to the giver of money as collateral. This collateral can be transferred if the lender cannot or fails to fulfill its obligations to repay the loan in accordance with the agreed agreement.

According to Hartono Hadisoeparto and M. Bahsan, a guarantee or collateral is an item given by a prospective customer to a bank to ensure that the prospective customer will pay its obligations which can be valued in money or the like.

This can be done and will have a lot to do with the socio-religious aspect. As the research location chosen, namely in Indonesia. Indonesian people are known to have high social skills and also high belief in religion. by providing collateral, it can help Plecit bank to build public trust in its bank.

2. The basis for buying and selling based on Muslim beliefs is avoiding usury. The author should give consideration regarding this issue. If approved, the paragraph should be written in the article presented. The author can take references in the letter Ali Imron verse 130 which means 'O you who believe, do not eat usury multiplied and fear Allah, so that you will be successful'.

As for the process carried out in considering the use of usury is the existence of a bank interest system. Bank interest has a better definition than the term usury. the author should consider these issues.

In addition, bank interest can be interpreted as remuneration which is interpreted by banks based on conventional principles to customers who buy or sell their products. Interest for the bank can be interpreted as assets that must be paid by customers (which have savings) and the price that must be paid by the customer to the bank (customer) who obtains the loan.

*Imron Rosyadi, Jaminan Kebendaan Berdasarkan Akad Syariah (Aspek Perikatan, Prosedur Pembebanan, dan eksekusi), (Depok: Kencana, 2017), 35.*

*Kasmir, Dasar-Dasar Perbankan, (Jakarta: PT Raja Grafindo Persada) hal 133.*

