

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

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Potential competing interests: No potential competing interests to declare.

Critics and Comments:

1. In Section: Religious Epistemological Problems, I, as a reviewer, believe that the authors conduct self-evidence bias. Hence, I argue that authors did **an appeal to religiosity**, a part of **fallacy**. Then, I argue that the authors should not analyze or elaborate the discussion with denominators of religiosity. When the authors discussed the doers of Bank Pecit denominatorised by religiosity, the results of their discussion are an **axiomatic**, or unquestionable, which it is the **self-evidence bias**. Finally, I show that this article is not an academic paper, but tendentiously as an religious recitation (preaching).
2. In Section: Principle of Entrepreneurship, I criticize that the authors argued the principle of entrepreneurship in a single perspective. Moreover, the authors should explain the principle of entrepreneurship with continuum points of positive and negative, explicitly with clear directed signs. In addition, I explain that the doers of Bank Plecit are -exactly- **an entrepreneurship with adverse characteristics**, because they make debtors not to be welfare. Although the doers of Bank Plecit have opportunities, they should not take these chances to burden the debtors. On the other words, they should lend funds to debtors with competitive (normal) interest rate comparing to what banks or credit unions practice. Thus, the authors should broaden their discussion entering (including) this adverse characteristics of these doers of Bank Plecit.
3. In Section: Cultural Analysis, I comments that the authors' arguments are still narrow. Then, I explain that the doers of Bank Plecit are a person with **selfish morality**. Referring to economic concepts, the businessmen are those people with principled morality of self-interest. Consequently, the authors should explain the existences of the doers of Bank Plecit are deviate from the underlying philosophy of economic concepts. **Note:** altruism; self-interest; selfish.
4. In Section: Cultural Analysis, I recommend that this article would be better when the authors analyse and elaborate through low government's accountability and responsibility in making society's welfares. Moreover, the authors should discuss from the **in-expediency of political innovation** of the GoI (government of Indonesia).