

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.

It's a great article. The author presents a study that integrates religious, cultural, and economic approaches well. The comparison of Islamic and Christian epistemology is also an advantage of this article. However, there are some notes, of course, according to my expertise, that I need to convey to the author:

1. The definition of Bank Plecit needs to be sharpened with more detailed criteria. The author can explore literature about Bank Plecit or similar ones, for example, "Bank Thithil" (Hamka & Danarti, 2010; Rusdarti, Sakitri, & Septiani, 2019) or "Bank Emok" (Mulyadi, Abidin, & Rifai, 2022). Many non-bank institutions provide savings and loan services under different names such as "Koperasi Simpan Pinjam" or "BMT (Baitul Mal wa al-Tamwil)". Even, some of these institutions use sharia labels. These institutions also offer easy loan services but with high interest.
2. It's true that Islam rejects Riba. However, equating Riba with Bank Plecit is a simplification, because the practice of debt in financial institutions today is not always the same as the practice of debt in Prophet Muhammad's time. Fiqh Scholars dissented on interest loan law. Some refused and others accepted (Kasdi, 2013; Rasyid, 2020). In another word, Islamic Jurisprudence still gives space to debt practice by taking advantage under certain conditions. So, we need an in-depth study to make a general conclusion that Bank Plecit is contrary to Islamic teachings.
3. Bank Plecit practices are common in rural and traditional communities. In a religious context, Geertz (1976) stated that rural communities are dominated by "abangan". Geertz described abangan as variants of society that are disobedient in practicing religious teachings. Maybe the author can relate this religious character to Bank Plecit practice in rural communities. Geertz's theory about Javanese religions can be an entry point for further analysis.

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