

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.

Thanks for inviting me to review for this interesting paper. I would like to provide some comments for improving the paper as below

Advantages: The paper did meaningfully describe the operation of Plecit Bank in Indonesia and other relevant issue of this business

Disadvantages:

- The English need to be improved a lot to meet the standard of an international paper. There are some sentences which are difficult to understand since the words and grammar are not entirely correct
- It is important to compare the implementation of Plecit Bank - an informal credit system in Indonesia with other relevant informal credit scheme in other countries, which then the author can draw a discussion and conclusion on this.
- The title of paper need to be changed as the paper did not entirely focus on sociology
- A section of discussion need to be placed in the paper so that the author can compare and contrast with other previous studies on informal credit scheme.
- Could author please re-structure the paper as below suggestion?
 - Introduction
 - Overview of Plecit Bank - an informal credit system
 - Methodology: I did not see this section in the paper? then how can you collect the data for analysis?
 - Findings
 - Discussion
 - Implication: managerial implication and policy implication
 - Conclusion
- Thank you and do hope to see the new version soon

Khanh Ho