

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

I Putu Ayub Darmawan

Potential competing interests: No potential competing interests to declare.

In my opinion, this article is a good article. Zaluchu's research presents comprehensive and integrative ideas. Several different fields of science are integrated in this study. In my opinion, the use of analysis from a religious perspective provides a clearer picture of the problem of loan sharks. However, the statement that religious law cannot be fully used as a guideline to criticize the financial business of Plecit Bank needs to be reviewed. In the context of Indonesia which is religious, the approach of religious law will help the community more. Research on finance conducted by Christanti et al., (2023) shows that religious studies provide a picture that is religious in nature and relevant to the Indonesian context.

The finding is that the Plecit bank management process shows that there is easy access to finance at the middle-class level in Indonesia. This finding needs to be sharpened by conducting a sharper analysis of the aspects of financial security. An easy financial system generally creates bigger problems. This is the same as in the case of online loans with various conveniences. High-interest rates create prolonged financial problems. However, the public's choice of Plecit bank seems to be based on ease of access and time efficiency. This is different from loans at formal banks which require many conditions that make it difficult for people from the middle to lower economic groups. In addition, the Plecit bank creates long-term dependency. But socially and culturally, this is normal in the Indonesian context. Indonesian people who prioritize togetherness and social life encourage mutually beneficial social relations (Santosa et al., 2022; Susanta, 2017).

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