

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.

First, I thank Mr. Zaluchu for writing up the idea for the *Plecit* bank. But let me give some thoughts:

I agreed with Mr. Zaluchu that Plecit is a "bank" that is not labeled and has no particular name. Still, Plecit's "bank" exists in traditional markets and is very influential in its capital turnover.

Plecit bank that is equal to a loan shark with high interest on return kills the small business. This business is very inconsistent with religious norms and ethics. Zaluchu forgot to add the negative perspective seen by the Indonesian people, who cannot be separated from religious ethics. From a spiritual point of view, this is rent-seeking. Miserable with high interest. This *Plecit bank* applies a debt interest system.

Secondly, maybe Zaluchu should compare with Bangladesh's poor people's banks, Grameen. The primary mission of Grameen Bank is to combat poverty in Bangladesh by providing small, collateral-free credit to 'struggling members' for income-generating activities or financial services for them to afford a dignified livelihood.

I hope I might see the final publication of this great article.