

Review Form 1.7

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_118343
Title of the Manuscript:	THE RISING POPULARITY OF ONLINE LENDING IN INDONESIA: WHAT'S THE SECRET THAT BANKS DON'T HAVE? (PUSH-PULL MOORING PERSPECTIVE)
Type of the Article	

General guideline for Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<https://www.journalajebo.com/index.php/AJEBA/editorial-policy>)

PART 1: Review Comments

	Reviewer's comment.	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p>Compulsory REVISION comments</p> <p>1. Is the manuscript important for scientific community? (Please write few sentences on this manuscript)</p> <p>2. Is the title of the article suitable? (If not please suggest an alternative title)</p> <p>3. Is the abstract of the article comprehensive?</p> <p>4. Are subsections and structure of the manuscript appropriate?</p> <p>5. Do you think the manuscript is scientifically correct?</p> <p>6. Are the references sufficient and recent? If you have suggestion of additional references, please mention in the review form.</p> <p><u>(Apart from above mentioned 6 points, reviewers are free to provide additional suggestions/comments)</u></p>	<p>Yes, the manuscript is important for the scientific community. The rationale being it studies one of the pressing questions in banking, explicitly in context of Indonesia.</p> <p>I suggest making change specially in "what's the secret that bank don't have". The alternate topic may be THE RISING POPULARITY OF ONLINE LENDING IN INDONESIA: The new opportunities for banks. (PUSH-PULL MOORING PERSPECTIVE)</p> <p>I suggest giving little introduction about PUSH-PULL MOORING PERSPECTIVE in the introduction part and why it is used in the study in the material and method part.</p> <p>Needs improvement in the literature review, a little about the Indonesian online banking literature.</p> <p>Yes, the paper is scientific. However, it requires citations in the generalizations made in the paper.</p> <p>The paper will improve in quality if the references will be added on the material and methods, conclusion, and implementation. Hence suggest to include additional references.</p>	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>The communication is at satisfactory level.</p>	
<p>Optional/General comments</p>	<p>1. Check the reference style according to the journal guidelines.</p> <p>2. Mention clearly the variables used in the study, questionnaire, and scale of variables measured.</p> <p>3. Full form of OKJ is not complete.</p>	

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PART 2:

	Reviewer's comment	Author's comment <i>(if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

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