

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	Research 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>)

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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</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>You can include and add some more highly cited references in it as follows :</p> <ol style="list-style-type: none"> Jain, R., Vanzara, R., Sarvakar, K. (2024). The Rise of AI and ML in Financial Technology: An In-depth Study of Trends and Challenges. In: Kumar, A., Mozar, S. (eds) Proceedings of the 6th International Conference on Communications and Cyber Physical Engineering . ICCCE 2024. Lecture Notes in Electrical Engineering, vol 1096. Springer, Singapore. https://doi.org/10.1007/978-981-99-7137-4_32 Jain, R.; Vanzara, R. Emerging Trends in AI-Based Stock Market Prediction: A Comprehensive and Systematic Review. Eng. Proc. 2023, 56, 254. https://doi.org/10.3390/ASEC2023-15965 Rahul Jain, Dhiren Prajapati, Amit Dangi "Transforming the Financial Sector: A Review of Recent Advancements in FinTech", International Journal of Science & Engineering Development Research (www.ijrti.org), ISSN:2455-2631, Vol.8, Issue 2, page no.250 - 267, February-2023, http://doi.org/10.1729/Journal.33219, Available at :http://www.ijrti.org/papers/IJRTI2302043.pdf 	
<p>Minor REVISION comments</p> <p>1. Is language/English quality of the article suitable for scholarly communications?</p>	<p>Yes</p>	
<p>Optional/General comments</p>	<p>This is a solid piece of research that makes a useful contribution to understanding fintech lending adoption from a consumer behavior lens using an established theoretical framework. With some additional analysis and elaboration in the discussion, it could potentially be published in a good marketing, banking or fintech journal after revisions.</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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