Reviewer Evaluation Form

A. GENERAL DATA ON PAPER

Manuscript No: 011-SM 002

Manuscript Title: Risk based credit analysis using ethnomethodology approach

B. GENERAL EVALUATION OF THE PAPER

Please check the appropriate option

Aspect	Poor	Below Average	Average	Good	Excellent
Statement of the Problem				V	
Significance of Research				V	
Literature Review			V		
Methodology				V	
Quality of Data or Findings				V	
Results and Discussion				V	
Conclusion				V	
Readability and Writing Style				V	

C. ORIGINALITY OF THE PAPER AND ITS CONTRIBUTION TO THE FIELD

Please check the appropriate option

Aspect	None	Trivial	Modest	Important	Very Significant
Contribution to the field				V	

Other titles covering the same issues:

The title is appropriate and unique so it is interesting to read

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D. OVERALL REVIEWERS COMMENTS AND IMPRESIONS

This research is an excellent collaborative study between lecturers and students which informs about credit risks that must be anticipated by banks so that debtors do not default.

Discussion of possible types of credit risk has been described properly and clearly in the discussion section.

E. OVERALL EVALUATION

Please check the appropriate option

	Reject	**Accept with major Revision and further review**	**Accept with minor revision without further review**	**Accept unconditionally**
Evaluation			V	

Reviewers recommendations on improvements and revision (if any):

Please check again the source of the citations in the document with the bibliography (references)

3 September 2014

Reviewer

F. CLASIFICATION OF THE PAPER

If the paper is accepted unconditionally or is accepted with minor revision without further review under the term that author has revised the paper according to the Reviewers recommendations on improvements and revision (which is evaluated by the chief editor) the paper should be classified as (Please check the appropriate option):

Research Paper	V
Review Article	
Short Communication	

FORM OF THE REVIEW No 011-SM-002

The article sent to the reviewer without stating the name of the author. For details related to this author of the article, please contact the editorial boards after the evaluation.
In this stage, the reviewer is permitted to give objective evaluation based on the criteria without informing his/her identity.

The criteria in multiple choice should be filled up and kept a secret from the author, while that in text box should also be filled up, and when it has been done, it should be informed to the author.
In the next stage, the reviewer is allowed to give direct correction on the article and he/she has to up load it in the journal website or sent by email to the address: **tritutik@perbanas.ac.id** ; **tiar@perbanas.ac.id** , for this stage, it can be ignored.

The last stage, the reviewer is permitted to choose one of the final recommendations as the following:

	Accept Submission : accepted without any correction
V	Revisions Required : accepted with revision but without review
	Resubmit for Review : accepted but it requires revision and review by the reviewer
	Resubmit Elsewhere : rejected and suggested to send to another reviewer
	Decline Submission : rejected
	See Comments : requires revision as suggested by the reviewer (as in recommendation no 2)

1. Title of the article;
   whether it reflects the main idea and the content of the article, specific, and effective.*

V	Yes
	No

2. Suggestion / improvement which should be done by the author for the TITLE

Title was appropriate

3. Whether the abstract has resembled the essence of the article and elaborated clearly*

V	Yes
	No

4. Suggestion/ improvement which should be done by the author for the ABSTRACT

Do not show number of the data

5. Whether the keywords in the abstract have represented the core concept of the article

V	Yes
	No

6. Suggestion/ improvement which should be done by the author for the KEYWORDS

Keywords was appropriate

7. The conformity with the systematic writing style or in-house-style prescribed in this journal *

V	Yes
	No

8. Suggestion/ improvement which should be done by the author for in-house-style of the JOURNAL

Was appropriate

9. Whether the figures/ tables and illustrations presented are relevant and supported by the description*

	Yes
V	No

10. Suggestion/ improvement which should be done by the author for FIGURES/ TABLES/ ILUSTRATIONSI

Article was qualitative research, and don’t use tables in the result section, but figures was good

11. Whether the quotations have been done complied with the standard of scientific writing as stipulated*

V	Yes
	No

12. Suggestion/ improvement which should be done by the author for the QUOTATIONS

The quotations was appropriate

13. Whether the references have been arranged as and complied with the standard stipulated*

V	Yes
	No

14. Suggestions/ improvement which should be done by the author for the REFERENCES.

Reference arranged by endnote or mendeley

15. Writing the Subtitles;
The author should avoid writing the sub-heading and subtitles for the details concerning the theories, problem statement, objectives of the research, and the like similar to the book or thesis.*

V	Consistent
	Inconsistent

16. Suggestion / improvement which should be done by the author for INTRODUCTION

Add profile of Bank Saudara and the problem matter In relation to its operational funding, it is largely derived from the public money savings in the form of demand deposits, time deposits, savings and others whose purpose is to collect public funds safely and how this task directly impact in Bank Saudara

17. The content of the article must be :*

V	The result of research either primary or secondary
	Review/ Analysis/ Discussion
	Short communication

18. Originality;
This is viewed from the point of the sophistication of science and technology, (*state of the art*) and the aspects of up=to-date findings (*novelty*).*

	Very high
	High
V	Fair

	Low
	Poor

19. Research Methodology;
    It is viewed from the perspective of the research methodology appropriateness with the literatures. The research methodology used is the most suitable for the problems and the objectives of the research.

V	Good
	Fair
	Poor

20. Suggestions/ improvement to be done by the author on the content.

Make clear how to collect and analyze the data

21. Problem formulation and research objectives are judged based on the clear justification of the definitions.*

V	Good
	Fair
	Poor

22. Suggestions/ improvement to be done by the author on the problem formulation and objectives.

How the relationship officer makes the preparation of credit proposals

23. Suggestions/ improvement to be done by the author on the content.

How falsification of debtor's data by Bank staff

24. Impact of the research article;
    it is viewed from the perspective of benefit and significance aspects for the science and technology development and or the national competitive advantage.*

	Very high
	High
V	Medium
	Low
	Very low

25. The clearness and comprehensiveness of the method, results, discussion, and analysis as well as synthesis.
    It is viewed from the perspective of whether the writing is done based on scientific attitudes or systematically and able to answer the problems profoundly.

	Very grounded and very comprehensively
V	Grounded and comprehensively
	Fairly grounded and comprehensively
	Poorly grounded and comprehensively.
	Not at all

26. Suggestions/ improvement to be done by the author on the results and discussion.

Was appropriate

27. Whether the generalization or conclusion is based on the comprehensive analysis towards the new theory and also following the scientific premises.*

V	Good
	Fair
	Poor

28. Suggestions/ improvement to be done by the author on the generalization or conclusion.

It was good

29. This relates to the comparison between primary references and other references. Primary references e.g., scientific journals, proceedings, dissertation, thesis, and the like.

	Good (>80% of primary references)
V	Fair (40% - 80% of primary references)
	Poor (<40% of primary references)