

Korespondensi Publikasi

Judul	A Framework for Illegal Online Loan Risk Using WordCloud and Big Data Analytics
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Authors	Mambang, Finki Dona Marleny, Ahmad Hidayat, Muhammad Basit, Fakhruddin Razy

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#16737 Summary

SUMMARY REVIEW EDITING

Submission

Authors	- Mambang, Finki Dona Marleny, Ahmad Hidayat, Muhammad Basit, Fakhruddin Razy
Title	A Framework for Illegal Online Loan Risk Using WordCloud and Big Data Analytics
Original file	16737-37567-1-SM.DOCX 2021-11-26
Supp. files	None
Submitter	Mambang - Mambang 
Date submitted	November 26, 2021 - 06:52 AM
Section	Articles
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Abstract Views	0

Status


Status	Published Vol 12, No 6 (2022)
Initiated	2022-11-01
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Submission Metadata


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Title and Abstract

Title A Framework for Illegal Online Loan Risk Using WordCloud and Big Data Analytics

Abstract Information technology has provided many conveniences in community activities. Big data on the Internet benefits many things, especially risk information that occurs without being careful in conducting transactions and credit activities online. This study analyzes online credit risk using ten variables related to online credit risk. The data set used in this paper is sourced from the Internet by using keywords that have been determined using the Uniform Resource Locator (URL) from different websites. The research method used in this study is an experimental method by classifying word variables related to online credit risk through data collection, initial data processing with a word cloud generator, and data analysis with python programming, then evaluation and validation of results. Variables analyzed such high loan interest, small loan ceiling, personal data in the App, old approval, the collector is coming, administrative costs, not yet registered with the OJK, unofficial loan institutions, consumer data protection, and cost transparency. Data collection techniques by means of questionnaires were carried out to online loan money borrowers to explore more in-depth information. The results of the analysis that has been carried out with the python programming language using the pandas, matplotlib, and seaborn libraries produce the Small Loan Ceiling variable, which greatly influences the consumer data protection variable with a value of 0.99. An in-depth analysis of these variables found that credit with a ceiling is ineffective.

Indexing

Keywords Online loans; big data analytics; wordcloud; risks.
Language en

Supporting Agencies

Agencies —

References

References

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#16737 Review

[SUMMARY](#) [REVIEW](#) [EDITING](#)

Submission

Authors - Mambang, Finki Dona Marleny, Ahmad Hidayat, Muhammad Basit, Fakhruddin Razy 
Title A Framework for Illegal Online Loan Risk Using WordCloud and Big Data Analytics
Section Articles
Editor Rahmat Hidayat 

PeerReview

Round 1

Review Version	16737-37569-1-RV.DOCX	2021-11-26
Initiated	—	
Last modified	—	
Uploaded file	None	
Editor Version	None	
Author Version	16737-38523-1-ED.DOCX	2022-01-16

Round 2

Review Version	16737-37569-2-RV.DOCX	2022-01-20
Initiated	2022-04-03	
Last modified	2022-04-21	
Uploaded file	None	
Editor Version	None	

Author Version [16737-38523-2-ED.DOCX](#) 2022-04-30



Round 3

Review Version [16737-37569-3-RV.DOCX](#) 2022-05-19
Initiated 2022-05-19
Last modified 2022-06-02
Uploaded file None
Editor Version None
Author Version [16737-38523-3-ED.DOCX](#) 2022-06-06

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Review Version [16737-37569-4-RV.DOCX](#) 2022-06-07
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Editor Decision

Decision Accept Submission 2022-06-27
Notify Editor  Editor/Author Email Record  2022-07-03
Editor Version None
Author Version None
Upload Author Version No file chosen



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Home > User > Author > Submissions > #16737 > **Editing**


#16737 Editing

SUMMARY REVIEW **EDITING**

Submission

Authors - Mambang, Finki Dona Marleny, Ahmad Hidayat, Muhammad Basit, Fakhruddin Razy 
Title A Framework for Illegal Online Loan Risk Using WordCloud and Big Data Analytics
Section Articles
Editor Rahmat Hidayat 

Copyediting

<u>REVIEW METADATA</u>	REQUEST	UNDERWAY	COMPLETE
1. Initial Copyedit File: None	—	—	—
2. Author Copyedit File: None <input type="text" value="Choose File"/> No file chosen <input type="button" value="Upload"/>	—	—	
3. Final Copyedit File: None	—	—	—

Copyedit Comments  No Comments [COPYEDIT INSTRUCTIONS](#)

Layout

Galley Format FILE

1. PDF [VIEW PROOF](#)

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0

Supplementary Files

FILE


None

Layout Comments  No Comments

Proofreading

REVIEW METADATA

	REQUEST	UNDERWAY	COMPLETE
1. Author	—	—	
2. Proofreader	—	—	—
3. Layout Editor	—	—	—

Proofreading Corrections  No Comments [PROOFING INSTRUCTIONS](#)

Editor/Author Correspondence

Editor Subject: [IJASEIT] Revision Required [DELETE](#)

2022-
01-09
07:42
AM

Mambang - Mambang:

We have reached a decision regarding your submission to International Journal on Advanced Science, Engineering and Information Technology, "Risks and The Dark Side of Digital Leeches: Internet and Big Data Analytics".

Our decision is to: Revision Required

The general comment from this manuscript is needed to follow the format IJASEIT template which can be downloaded on the website. The following comments should be revised accordingly :

1. The number of words in the abstract should be a minimum of 220 words and a maximum of 250 words.
2. The Manuscript consist of 4 chapter : INTRODUCTION, MATERIAL AND METHOD, RESULT AND DISCUSSION, CONCLUSION. Please refer to the template correctly
3. The manuscript seems doesn't present well, please correct the layout (see Template IJASEIT 2021), make them display nicely, balance them in two couloms. Make sure the manuscript displays fix in every page. Suggestion : save as in DOCX for compatible in any office.
4. References should use at least 20 references, with 80% from the latest publication (2019-2022) from journal/proceeding indexing by Scopus.
5. Citation and Reference in Paper must using Mendeley with IEEE Style.

Please submit your revision (Template IJASEIT 2021) in 10 days. More than 10 days of paper will be rejected from the system. Re-upload your revision into journal system NOT via email.

Goodluck!

Editor

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Editor Subject: [IJASEIT] Revision Required [DELETE](#)

2022-
04-23
07:53
PM

Mambang - Mambang:

We have reached a decision regarding your submission to International Journal on Advanced Science, Engineering and Information Technology, "Risks and The Dark Side of Digital Leeches: Internet and Big Data Analytics".

Our decision is to: Revision Required

Please update your abstract into 220-250 words and your 80% from the latest publication (2019-2022) from journal/proceeding indexing by Scopus. Citation and Reference in Paper must using Mendeley with IEEE Style.

Please submit your revision (Template IJASEIT 2021) in 10 days. More than 10 days of paper will be rejected from the system. Re-upload your revision into journal system NOT via email.

Editor

Reviewer A:

The title has not been effective and efficient, and has not provided a novelty description and contribution. In terms of the structure of the paperwork, it is also in accordance with the journal template that has been provided, the abstract is in accordance with the conditions, namely a maximum of 250 words. It's a good introduction with a clear background and has a strong gap in analysis. The introduction also contains the latest research and good contributions in accordance with the objectives of the research being studied. In the method section, there are still deficiencies in the clear and systematic explanation of the research stages. The improvement that must be done is to add a flow chart to the method. Strengthen your method by using systematic stages, starting from the initial stages of research (preparation of samples and populations or preparation of materials needed at the beginning of the research), implementation stages (in the form of research procedures with systematic stages and clear and accurate stages), and stages. final or evaluation (in the form of data collection techniques, data interpretation techniques, and data analysis based on clear indicators and instruments). In writing, there are still errors in making tables that are not in accordance with the latest journal template in 2021. Fix it by referring to the template. Also fix images with proper proportionality, legible size and good image quality (300 dpi). This improvement also includes how you display figures and tables properly and proportionally, for example only 3-4 images and 2-3 tables are displayed. The writing of the discussion is still not effective and efficient. The discussion is still not supported by relevant data. Pay attention to the symptoms and phenomena that you find from research, then present supporting and contradictory arguments as an interesting discussion and provide clarity on the events and findings that you get. Present an argument with the most recent references (from journals published in the last 5 years). Improve the discussion with the conclusions that you make yourself at the end, as a comment from you on the research results that you get. Citation and Reference in Paper must using Mendeley with IEEE Style.

International Journal on Advanced Science, Engineering and Information Technology
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Editor Subject: [IJASEIT] Revision Required

[DELETE](#)

2022-06-03 04:46 AM

Mambang - Mambang:

We have reached a decision regarding your submission to International Journal on Advanced Science, Engineering and Information Technology, "Risks and The Dark Side of Digital Leeches: Internet and Big Data Analytics".

Our decision is to: Revision Required

Please update your abstract into 220-250 words and starting 2022, the references should

use at least 30 references, with 80% from the latest publication (2019-2022) from journal/proceeding indexing by Scopus. Citation and Reference in Paper must using Mendeley with IEEE Style.

Please submit your revision (Template IJASEIT 2021) in 10 days. More than 10 days of paper will be rejected from the system. Re-upload your revision into journal system NOT via email.

Editor

Reviewer A:

The research method is still not good, give the research stages systematically. Add a flowchart so that the research systematic is clear and easy to understand. In writing, there are still errors in making tables that are not in accordance with the latest journal template in 2021. Fix it by referring to the template. Also fix images with proper proportionality, legible size and good image quality (300 dpi). This improvement also includes how you display figures and tables properly and proportionally, for example only 3-4 images and 2-3 tables are displayed. Pay attention your references : Reference must be 70% in (2017-2021) from journal indexed by Scopus. Citation and Reference in Paper must using Mendeley with IEEE Style. The conclusion is still not effective and efficient, so in one paragraph it consists of 4-5 sentences. Suggest what gap analysis is based on accurate data.

International Journal on Advanced Science, Engineering and Information Technology
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Author Subject: Risks and The Dark Side of Digital Leeches: Internet and Big Data Analytics DELETE
2022-06-06 03:28 PM

Dear editors:

The following is a revision of the completed manuscript.
The following is our response to the results from reviewers:

Reviewer Comments:

The research method is still not good, give the research stages systematically:

Response:

The research method has been improved with an arrangement consisting of 1. Uniform Resource Locator (URL), 2. Word Cloud Generator, 3. Big Data Analytics, 4. Population and Sample, 5. Research method.

Reviewer Comments:

Add a flowchart so that the research systematic is clear and easy to understand.

Response:

In this section, we have created a flowchart in the manuscript with the name Fig. 2 Research method flowchart.

Reviewer Comments:

In writing, there are still errors in making tables that are not in accordance with the latest journal template in 2021. Fix it by referring to the template.

Response:

In parts of tables I and II, we have made improvements according to the sample template.

Reviewer Comments:

Also fix images with proper proportionality, legible size and good image quality (300 dpi).

Response:

All images contained in the manuscript have been made to 300 dpi.

Reviewer Comments:

This improvement also includes how you display figures and tables properly and proportionally, for example only 3-4 images and 2-3 tables are displayed.

Response:

We have adjusted the pictures and tables proportionally, and in the manuscript, there are four pictures and two tables.

Reviewer Comments:

Pay attention your references : Reference must be 70% in (2017-2021) from journal indexed by Scopus. Citation and Reference in Paper must using Mendeley with IEEE Style.

Response:

All references are contained in the manuscript from 2019 to 2022, and Scopus index all references.

Reviewer Comments:

The conclusion is still not effective and efficient, so in one paragraph it consists of 4-5 sentences. Suggest what gap analysis is based on accurate data.

Response:

In the conclusion section, improvements have been made to the number of paragraphs, and the data analysis gap has also been adjusted to the data used in this study.

This is our response to the manuscript reviewed, and we hope that this manuscript can be accepted. To the editors, we say thank you.

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Author Subject: A Framework for Illegal Online Loan Risk Using WordCloud and Big Data DELETE
2022- Analytics
07-03

01:37 AM Dear Editor-in-Chief,
Mr. Rahmat Hidayat

We would like to inquire about a manuscript entitled "A Framework for Illegal Online Loan Risk Using WordCloud and Big Data Analytics". On the review page with code #16737 explains the Editor Decision has Accept Submission. Is our manuscript accepted sir..?

Sincerely,

Mambang, S. Kom, M. Kom
Senior Lecturer at the Sari Mulia University, Indonesia

Close