

Review of: "Digitalization, Emerging Technologies, and Financial Stability: Challenges and Opportunities for the Banking Industry"

Tarak Nath Sahu¹

¹ Vidyasagar University

Potential competing interests: No potential competing interests to declare.

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Thank you for the responsibility given to me for reviewing the manuscript. After a careful review, here are some suggestions for the author:

1. Authors should concise the Abstract and Introduction sections to attract the readers.
2. The "Review of Literature" section should be improved. In the "Review of Literature" section, the authors should focus on reviewing previous studies that are significantly relevant to the objective of the study and should draw a research gap on the same.
3. The methodology is poor. The data analysis is missing. The statistical interpretation of the results required analytical discussion.
4. The other sections are also not drawn properly. I think this paper is not written in the usual academic way.
5. Besides, it did not reveal the significant contribution to the existing literature. The author may follow the below empirical study –

- Mobile banking a new banking model: An empirical investigation of financial innovation. *International Journal of Business Innovation and Research*. DOI: 10.1504/IJBIR.2021.10039945

Best regards