

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

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Potential competing interests: No potential competing interests to declare.

The topic undertaken in the paper is interesting and very modern.

However first of all, the article is not organized in the commonly accepted structure – which should include: introduction, literature review, methodology, results and discussion & conclusions. It sounds more like a story about Author's experience with the visa in the local immigration office rather than a high quality research paper.

Where are all these things that should or even have to be included in the research paper? What is the paper's objective, what are the verified research hypotheses, what is the paper's contribution to the current state of knowledge? Objective and contribution are provided on the p. 3 however they should be emphasized. They are not so clear in this very long introduction. This section should be divided into introduction and literature review sections.

The language used in the paper should also be improved – more scientific rather than common language.

The empirical data presented in the II section should be separated from the theoretical aspects. Furthermore, the data are illegible and they are just scans from for example IMF report. It significantly decreases the general paper's value.

The conclusions section should also be improved – it does not include the annotation to the research objective and hypotheses. It does not also include the standpoint to the further research and main research limitations.

Taking into account all these above presented imperfections, unfortunately I have to state that the paper does not fulfil the requirements provided by the high-quality Journal and can not be proceed in the further publication process.