

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

Amanda Antonely de Albuquerque Bispo

Potential competing interests: No potential competing interests to declare.

Dear author,

After careful review of your article here some suggestions for you:

1. ABSTRACT is too long; it lacks cohesion and summary.
2. Introduction is written in storytelling style, in the first paragraph, I would suggest rewriting it in a more academic way.
Most papers use the introduction to state the problem and to start discussing the problem.
3. Research gap is missing, a little bit enmeshed in the text, I couldn't clearly visualize.
4. The Indonesian initiative should be clearer, I would like to see more information about Laku Pandai, as a foreigner reader I missed clear and short explanations about it.

In my opinion it can be more interesting to focus more on the Indonesian scenario thought all the chapters of this paper.

Best regards