

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.

1. abstract is too long, author may discuss briefly there study in abstract
2. author should elaborate what is *Laku Pandai*
3. author may provide comparison Digitalization, Emerging Technologies, and Financial Stability in ASEAN, not only in Indonesia
4. author may explain how BCT development and its implementation in Indonesian banking