

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.

It seems the paper comes from author concern and experience on financial services in Indonesia. Therefore, it would be more appropriate to lessen the first and second paragraph and focus on banking industry and technology issues. The introduction section contains excessive information on banking and financial industry, it would be great if it puts in one different section and let the introduction focus on the paper framework. In addition, the paper needs to clearly state if the object of the study is about Indonesia or worldwide financial services and ICT? It seems some explanation does not specify the place information. The explanation in section II and III are too far-ranging, it is hard to get the author point of view and the main point of the section. Author should consider reduce some unnecessary information and focus on important findings, besides reduce some citation and rewrite similar citation in one paragraphs could increase the readability of the paper.