

# 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. Authors should simplify the abstract. Abstract must able to explain about: research originality, aim of the research, methods, empirical result, and practical implications.
2. Authors should add more previous studies in introduction to shows the academic debate according this topic.
3. Besides that, author still not able to explain what makes this research is different and unique with other studies.
4. The citations is not consistent, some of the citations use bodynote, but some of them use end note.
5. The new idea that is offering from this research is not clear.
6. This research do not explain about the method.
7. Authors must add more depth analysis in the discussion section.
8. Authors should add more references from international reputable journals