

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 and not easy to follow. Rewrite it.
2. Introduction is written in storytelling style, in the first paragraph and you miss to present the research hypothesis that you want to test.
3. Identify and stress the research gap by analysing the literature.
4. The Indonesian experience could be explained better and you can focus your paper only on it
5. The paper is very long and some parts are not strictly necessary
6. Not all acronyms are explained in the text.