

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

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Potential competing interests: No potential competing interests to declare.

- Abstract should be written in the following sequence: 1) the research short problem(s) you investigated; 2) the purpose/aim of the study; 3) the research method; 4) the major findings or trends found as a result of your analysis; and, 5) the conclusions: a brief summary of your interpretations, research implications and recommendations.
- The introduction should consist of background, research problem, objective, and hypothesis (if any). It provides the reader with critical information about the topic being studied, such as, highlighting and expanding upon foundational studies conducted in the past, describing important historical events that inform why and in what ways the research problem exists, or defining key components of your study [concepts, people, places, things]. The background information should indicate the root of the problem being studied, appropriate context of the problem in relation to theory, research, and/or practice, its scope, and the extent to which previous studies have successfully investigated the problem, noting, in particular, where gaps exist that your study attempts to address.
- The results section should be related to research problem. It is where you report the findings of your study based upon the methodology [or methodologies] you applied to gather information. The results section should state the findings of the research arranged in a logical sequence without bias or interpretation. A section describing results is particularly necessary if your paper includes data generated from your own research.
- The discussion and analysis of the findings should be enriched. This section interprets and describes the significance of your findings in light of what was already known about the research problem being investigated, and to explain any new understanding or insights about the problem after you've taken the findings into consideration. The discussion will always connect to the introduction by way of the research questions or hypotheses you posed and the literature you reviewed, but it does not simply repeat or rearrange the introduction; the discussion should always explain how your study has moved the reader's understanding of the research problem forward from where you left them at the end of the introduction.

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