

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.

Digitalization, Emerging Technologies, and Financial Stability: Challenges and Opportunities for the Banking Industry

This paper has described the opportunities and challenges in Digitalization, Emerging Technologies, and Financial Stability: Challenges and Opportunities for the Banking Industry.

The abstract also provides an overview of the challenges that will be faced. However, there are several notes in the abstract that need to be strengthened, namely the additional methods used for writing this paper. Starting from data collection, data systematics, analysis to drawing conclusions. Abstract is too long and wordy, like background writing.

Then the keywords need to be sorted alphabetically.

At the Introduction, data that is in the background can actually be searched for which is more up to date, besides that it is important to present the data in graphical form. For example regarding the number of digital wallet/payment providers. This business valuation also needs to be presented in the form of the latest data and tables, it will even be very important if it is added to the projected business valuation in the next 5 years. So this paper becomes important and close to the problem. In my background, I also haven't seen challenges to digital financial service practices run by illegal operators, which is also a banking challenge.

Furthermore, regarding data, it would be more appropriate to look for it from the source directly, for example in (Nurhayati-Wolff, August 1, 2021) (Figure 1). . It can be searched from sources from Bank Indonesia, or from the word data, databooks, or *Global Financial Index database* which usually release such data.

Apart from the technological aspect, it is actually important to discuss gaps in human resources from the organizers. Because after all, in digital transactions, technology is still controlled by humans.