

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.

- The abstract should be appropriately written no more than 300 words, consisting of rationale, purpose, research
 method, findings, conclusion, and implication. Furthermore, not all of the keywords provided could be found in the body
 of the abstract.
- 2. The introduction is written using a storytelling approach as personal experience in the first paragraph. Therefore, it should be straightforward to the problem, theory, and research gap.
- 3. Literature Review should be written more elaborate relationship between theory and the research problem in a more detailed explanation.
- 4. The methodology needs to be presented explicitly. It is required to be a clear explanation about how the research was conducted and the reason behind the choice of the research focus namely Indonesia. The absence of a visible methodology part was the cause of the unclarity of the research process.
- 5. The result and discussion are too broad not specifically to examine and answer the research problem.
- 6. The conclusion did not cover the limitation of the research. In addition, it was not explicitly present what could be explored more for the future research. Besides, it did not mention the recommendation that could be derived directly from the research.
- 7. Reference should be cited no more than 10 years. It still uses references from 1976, 1980, 1982, 1999, and 2001 to 2009.
- 8. Please be considered to write respectively in separate part based on the academic framework to be understood easily comprising of abstract, introduction, literature review, methodology, result and discussion, conclusion, and reference.

Qeios ID: RCFS1E · https://doi.org/10.32388/RCFS1E