

# 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.

Congratulation for your milestone in research publication. My recommendation is as follows:

1. The abstract is too long and wordy. I have never seen an abstract consists of two paragraphs.
2. You start the introduction with your experience. I did not see this quite normal in the current practice of academic journal, aside from semi-academic journal.
3. you need to draft your paper to accumulate the conversation in the research phenomenon, debating the current theoretical conversation regarding your paper, and finally place your article uniqueness in comparison to other previous articles.
4. The introduction is too long. please shorten the paper strategically around the said point 3.
5. there is a figure regarding the application of blockchain, with no legend and inappropriately placed.
6. inconsistencies in citation. you use both in-note and foot-note method. Kindly revisit the reference guide.
7. Is this paper not separated by distinct section? kindly check the author guidelines.