

Review Form 3

Journal Name:	South Asian Journal of Social Studies and Economics
Manuscript Number:	Ms_SAJ SSE_131161
Title of the Manuscript:	Technologies for digital disruption in banking
Type of the Article	Review Article

PART 1: Comments

	Reviewer’s comment Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.	Author’s Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	This manuscript enriches the insight of the impact of digitalization on banking especially in India. Elaborating many aspects of information technologies implementation and practices in Bank sectors. The manuscript stimulates and challenge as well as show the future studies. Additionally, it awakens practitioners to be more conscious of the uncertainty of the jobs and positions.	OK
Is the title of the article suitable? (If not please suggest an alternative title)	The title of the manuscript is suitable and is able to lead the reader to the whole manuscript contents.	OK
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	The abstract should note the method of study clearly and specifically even though this point had already been stated in the body of the manuscript.	Ok That will be included
Is the manuscript scientifically, correct? Please write here.	Apart from format aspect, this manuscript can be stated scientifically correct.	OK
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	In term of date of publication, the references are recent. But in relation with the topic discussed, some references on Banking Disruption are need to be added. Such as. A need for research focus shift: Banking Industry in the Age of Digital Disruption written by Tornjanski, et.al.,	The review was done by taking the articles and reports from the year 2017 to 2024.
Is the language/English quality of the article suitable for scholarly communications?	The language of the article is suitable for scholarly communication.	OK
Optional/General comments	The manuscript should also elaborate a bit more about the employee’s disruption instead of customers.	The study was concentrated on the banking sector.

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PART 2:

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	