Review Form 3

Journal Name:	**South Asian Journal of Social Studies and Economics**
Manuscript Number:	**Ms_SAJSSE_131161**
Title of the Manuscript:	**Technologies for digital disruption in banking**
Type of the Article	**Review Article**

<mark>PART 1:</mark> 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 articles encapsulates disruptive technologies and nuances in Indian banking sector. Also it touches upon disruptions in terms of deviations in processes, products, and hinting on requisite skills from people. This article highlighting disruptive trends points out benefits and strategic implications. This article facilitates overview of changed stance of Government, Public sector and private sector banks in technological nuance.**	
Is the title of the article suitable? **(If not please suggest an alternative title)**	**Conceptual and secondary research on Disruptive technologies and its undercurrents in Indian banking landscape / sector.**	
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.	**Cautions, technological requirements and flipsides of technological disruption deserve a mention. Also Inhibitions and fears for adoption can be mentioned esp. for cryptocurrency resulting in defensive stance.**	
Is the manuscript scientifically, correct? Please write here.	Yes the manuscript is scientifically correct.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	References are sufficient and recent.	
Is the language/English quality of the article suitable for scholarly communications?	Yes the language is apt for scholarly communications.	
Optional/General comments		

	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?	*(If yes, Kindly please write down the ethical issues here in details)*	

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