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| Book Name: | [Science and Technology: Developments and Applications](https://www.bookpi.org/bookstore/product/science-and-technology-developments-and-applications-vol-1/) |
| Manuscript Number: | **Ms\_BPR\_4659** |
| Title of the Manuscript:  | **Harnessing Digital Banking Technologies: Law as a Catalyst for Societal Progress and Economic Empowerment** |
| Type of the Article | **BOOK CHAPTER** |

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| 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 explains how digital banking technologies intersect with legal frameworks to drive societal progress and economic empowerment. It also contributes to the ongoing discourse on regulatory frameworks that balance innovation and security in digital banking, making it a significant addition to financial law and digital finance.** |  |
| **Is the title of the article suitable?****(If not please suggest an alternative title)** | **Yes, The title is relevant and reflects the core theme of the manuscript.** |  |
| 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 outlines the study's objectives, scope, and key arguments. However, the abstract could be improved by including methodology and major findings** |  |
| **Is the manuscript scientifically, correct? Please write here.**  | **The discussion on regulatory frameworks is well-supported with references, making it credible.** |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.****-** | **In the references section, the researcher used a good mix of legal documents, academic sources, and policy reports. However, the reference style is not followed. Kindly update the reference part**. |  |
| Is the language/English quality of the article suitable for scholarly communications? | The manuscript meets the scholarly communication standards but could benefit from minor language refinements. |  |
| Optional/General comments | The manuscript uses terms such as "electronic banking (EB)" and "digital banking (DB)" interchangeably. Clarity is required in this.  |  |

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

**Reviewer details:**

**Kalaiarasan C, University of Madras, India**