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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.** | The research work’s emphasis on consumer rights and transparency in digital banking is timely and relevant. But the recommendation regarding the concerns of cybersecurity and data protection is very generalistic.There should be some technical recommendations for immediate application.Some sections of Electronic Transaction’s ACT and Computer Crimes Act have been used repetitively without providing new insights.Along with the indepth leagal analysis, some idea about operational and technical analysis should also be there, which will make the paper more applicable. |  |
| **Is the title of the article suitable?****(If not please suggest an alternative title)** | **Yes**  |  |
| 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. | **Yes** |  |
| **Is the manuscript scientifically, correct? Please write here.**  | **Yes** |  |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.****-** | Few more references can be added.  |  |
| Is the language/English quality of the article suitable for scholarly communications? | Yes language is ok |  |
| Optional/General comments | The conclusion part can be improved with key findings, policy perspectives and scope of future research. |  |

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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:**

**Manisha Raj, Symbiosis International (Deemed University), India**