

Editor's Comment:

The paper gives information about the usage of artificial intelligence in risk management and talks about possible areas. They conduct a survey for managers of fintech and traditional companies. They try to compare the results for both of them. However, there is no detailed information about the survey design, its statistical properties. No scale or survey questions are provided. There should be correlation analysis type statistical investigations. There is also no discussion section in the paper. Language of the paper is poorly written. I found the contribution of the paper limited. I suggest authors to present the paper in a conference or a seminar.

My final decision is to reject the paper for publication.

Editor's Details:

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