

Review Form 3

Journal Name:	Journal of Economics, Management and Trade
Manuscript Number:	Ms_JEMT_120954
Title of the Manuscript:	INTEGRATING RISK MANAGEMENT IN FINTECH AND TRADITIONAL FINANCIAL INSTITUTIONS THROUGH AI AND MACHINE LEARNING
Type of the Article	Review Article

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PART 1: Review Comments

Compulsory REVISION comments	Reviewer's comment	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. Why do you like (or dislike) this manuscript? A minimum of 3-4 sentences may be required for this part.	The article is very good and it has the structure of a scientific one. First, it has a complete introduction with clear research question. Then a very good literature review section. Then a methodology section with an empirical test and finally a conclusion.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes, it is	
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, it is	
Are subsections and structure of the manuscript appropriate?	Yes, they are	
Please write a few sentences regarding the scientific correctness of this manuscript. Why do you think that this manuscript is scientifically robust and technically sound? A minimum of 3-4 sentences may be required for this part.	The article is very good in a scientific way. As it was said before, it has an introduction with a clear research question. Then a literature review section and an empirical test and finally a very interesting conclusion.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Yes, they are	
Minor REVISION comments		
Is the language/English quality of the article suitable for scholarly communications?	Yes, it is	
Optional/General comments		

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)	

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