

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 <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
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 IDEA BEHIND THE RESEARCH IS COMPELLING.	
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.	THE ABSTRACT MAY BE UPDATED	
Are subsections and structure of the manuscript appropriate?	YES	
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 MAY BE IMPROVED	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	THE REFERENCES MAY BE UPDATED	

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<p>Minor REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>YES</p>	
<p><u>Optional/General</u> comments</p>	<p><u>Review comments</u></p> <ul style="list-style-type: none"> • The objectives of the study should be clearly articulated in the introduction to guide readers on the purpose and significance of the research. • The literature review should be comprehensive, relevant, and effectively contextualize the study within existing research. Ensure gaps are identified and that the rationale for the research questions or hypotheses is clearly justified. • Evaluate the clarity and appropriateness of the methodology. Consider whether the study design, sampling methods, data collection procedures, and analytical techniques are sufficiently detailed and suitable for addressing the research aims. • Assess the rigor of the data analysis methods employed. Ensure that results are clearly presented, appropriately analyzed, and accurately interpreted in relation to the research questions or hypotheses. • Evaluate the depth and coherence of the discussion section. Discuss whether the findings are effectively addressed in light of the literature, and if implications and limitations are also adequately addressed. • Assess the originality and contribution of the study to the field. Discuss whether the findings advance knowledge, introduce new methodologies, or offer practical applications that are significant and relevant. <p>Decision: Major revisions</p>	

PART 2:

	<p>Reviewer's comment</p>	<p>Author's comment <i>(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)</i></p>
<p>Are there ethical issues in this manuscript?</p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

Reviewer Details:

<p>Name:</p>	<p>Shankha Shubhra Goswami</p>
<p>Department, University & Country</p>	<p>Abacus Institute of Engineering and Management, India</p>