

Review Form 3

Journal Name:	Advances in Research
Manuscript Number:	Ms_AIR_124233
Title of the Manuscript:	Integrative Framework of AI and FinTech for Enhanced Smart City Urban Planning
Type of the 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>
<p>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.</p>	<p>This manuscript is important for the scientific community as it provides a comprehensive exploration of the integration of Artificial Intelligence (AI) and Financial Technologies (FinTech) within the framework of smart cities, particularly in the context of Saudi Arabia's Vision 2030. It contributes to the ongoing dialogue on how emerging technologies can be utilized to address complex urban challenges, promoting sustainability, inclusivity, and efficiency in city planning. I appreciate the manuscript's multidisciplinary approach, drawing from technological, regulatory, and ethical perspectives, which makes it a valuable resource for both scholars and policymakers. However, the paper could benefit from more detailed case studies or practical examples to further illustrate the real-world application of these technologies in urban environments.</p>	
<p>Is the title of the article suitable? (If not please suggest an alternative title)</p>	<p>The title of the article appears to be suitable, as it reflects the central theme of integrating Artificial Intelligence (AI) and Financial Technologies (FinTech) in the development of smart cities, particularly within the context of Saudi Arabia's Vision 2030. However, to enhance clarity and capture the multidisciplinary scope of the paper, a more specific title could be considered. For example: "Integrating AI and FinTech for Smart City Development: Insights from Saudi Arabia's Vision 2030." This title better highlights the technological and regional focus of the paper.</p>	
<p>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.</p>	<p>The abstract of the article is comprehensive in presenting the key themes of the manuscript, including the integration of AI and FinTech in smart city development and the alignment with Saudi Arabia's Vision 2030. It effectively outlines the transformative potential of these technologies and touches on the importance of regulatory, ethical, and societal considerations. However, I would suggest adding a brief mention of the specific challenges or limitations the paper addresses regarding AI and FinTech implementation. Additionally, including a sentence about the methodological approach or case studies could help provide a clearer understanding of how the research insights were derived. I do not recommend deleting any major points, but tightening the language to ensure conciseness could improve the abstract's readability.</p>	
<p>Are subsections and structure of the manuscript appropriate?</p>	<p>The subsections and structure of the manuscript are generally appropriate for addressing the integration of AI and FinTech within the context of smart city development and Saudi Vision 2030. The manuscript logically progresses from an introduction of the concepts, through an exploration of their applications, and concludes with a discussion of challenges, opportunities, and future directions. This structure allows for a coherent flow of ideas. However, the structure could be improved by clearly separating the discussion of technical, regulatory, and ethical considerations into distinct subsections. This would enhance clarity and ensure that each key aspect of the topic receives adequate focus. Additionally, a dedicated section on the case studies or specific examples from Saudi Arabia's Vision 2030 initiatives would add more depth to the analysis. Overall, while the structure is sound, these refinements could improve its readability and impact.</p>	
<p>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.</p>	<p>The manuscript demonstrates scientific correctness by grounding its analysis in established theories of smart city development, AI, and FinTech, supported by a wide range of academic references. It draws upon both global trends and specific national contexts, such as Saudi Vision 2030, to create a compelling framework for the integration of these technologies. The discussion of AI's real-time data processing capabilities and FinTech's potential in fostering secure and transparent financial systems is well-supported by existing literature. Moreover, the manuscript carefully addresses regulatory and ethical concerns, ensuring that the potential challenges in implementing these technologies are not overlooked. The technical soundness is further reinforced through the integration of case studies and practical examples, demonstrating a balanced approach to theoretical and applied perspectives. These factors collectively enhance the manuscript's scientific rigor.</p>	

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<p>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</p> <p>-</p>	<p>The references in the manuscript are largely sufficient and cover a broad range of topics related to AI, FinTech, smart cities, and Saudi Vision 2030. They include both foundational works and more recent studies, which contribute to the credibility and depth of the manuscript. However, some references, particularly those from the early 2010s, might benefit from more recent updates to capture the latest advancements in AI and FinTech technologies, especially in relation to smart cities.</p> <p>I suggest adding more recent studies or reports on AI's role in urban development and the latest trends in FinTech innovation, particularly post-2020 developments, given the rapid evolution of these fields. Incorporating reports from major tech companies or international organizations focused on smart city initiatives, such as the World Economic Forum or IEEE, could also enhance the relevance of the manuscript.</p>	
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<p>Minor REVISION comments</p> <p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>The language and English quality of the manuscript are generally suitable for scholarly communication, but there are areas where clarity and precision could be improved. While the content is comprehensible, some sentences are overly complex, and there are occasional grammatical issues that could hinder readability. Simplifying sentence structure and improving transitions between sections would enhance the overall flow.</p> <p>Additionally, the manuscript could benefit from more consistent use of academic terminology, particularly when discussing technical aspects of AI and FinTech. Overall, while the language is sufficient, careful proofreading and editing would make it more polished for scholarly publication.</p>	
<p>Optional/General comments</p>	<p>Here are some general comments on the manuscript:</p> <ol style="list-style-type: none"> Relevance and Impact: The manuscript addresses a highly relevant topic by exploring the integration of AI and FinTech within the context of smart cities and Saudi Vision 2030. The potential for these technologies to drive urban development and transformation is substantial, making the study significant for both academic and practical purposes. Comprehensive Analysis: The manuscript provides a thorough examination of how AI and FinTech can impact urban planning and management. It effectively covers various aspects, including operational efficiency, sustainability, and regulatory challenges. However, the analysis could benefit from deeper exploration of specific case studies or examples to illustrate the theoretical points made. Structure and Organization: The structure of the manuscript is generally logical, with clear sections on the introduction, methodology, results, and conclusions. Yet, some subsections could be reorganized for better coherence. For example, integrating discussions on regulatory and ethical considerations more fluidly within the technological impacts could enhance the narrative flow. Language and Clarity: While the manuscript is written in a scholarly manner, there are occasional issues with clarity and complexity in sentence construction. Simplifying some sentences and improving transitions between sections would make the manuscript more accessible and easier to follow. References and Literature Review: The manuscript cites a robust set of references, providing a solid foundation for its arguments. However, including more recent studies and emerging research could further strengthen the literature review and ensure the manuscript reflects the latest developments in the field. Originality and Contribution: The manuscript makes a valuable contribution by linking global trends in AI and FinTech with the specific context of Saudi Arabia's Vision 2030. It offers a unique perspective on how these technologies can be tailored to meet national strategic goals, which is a notable strength. <p>In summary, while the manuscript is a valuable contribution to the field, it would benefit from some revisions to improve clarity, organization, and the inclusion of more recent references.</p> <p>Based on the content and focus of the manuscript, here are some considerations regarding ethical issues:</p> <ol style="list-style-type: none"> Ethical Considerations in AI and FinTech Deployment: The manuscript touches on important ethical aspects related to the deployment of AI and FinTech technologies, particularly in terms of privacy, bias, and equity. The discussion acknowledges the need for robust policy frameworks to address these concerns, which is crucial. However, the manuscript could benefit from a more detailed examination of specific ethical challenges and proposed solutions or best practices in the context of smart cities. Privacy and Data Protection: Given the significant role of AI in processing large datasets, the manuscript should address how privacy concerns are managed. While it mentions the importance of safeguarding citizen rights, a more in-depth discussion on data protection measures and compliance with regulations (such as GDPR or local data protection laws) would strengthen the ethical considerations. Bias and Fairness: The potential for bias in AI algorithms and its impact on marginalized communities is a critical issue. The manuscript should provide more detailed examples or case studies illustrating how biases might arise and the strategies being implemented to mitigate them. Ensuring fairness and inclusivity in AI and FinTech applications is vital for ethical urban development. 	

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	<p>4. Regulatory and Policy Frameworks: The manuscript correctly identifies the need for regulatory and policy frameworks but could further elaborate on how these frameworks can be effectively developed and implemented. This includes discussing potential conflicts of interest, ensuring transparency, and engaging with various stakeholders to promote ethical practices.</p> <p>5. Impact on Employment and Social Equity: The potential impact of AI and FinTech on employment and social equity is another area that requires attention. The manuscript should consider the broader implications of technological advancements on job displacement and economic inequality, providing recommendations for addressing these issues.</p> <p>In summary, while the manuscript acknowledges several key ethical issues, it would benefit from a more detailed exploration of these concerns, including specific examples and proposed solutions. This would ensure that the integration of AI and FinTech in smart cities is conducted in a manner that is both ethically sound and socially responsible.</p>	
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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?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

Reviewer Details:

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