

Journal Name:	Asian Journal of Mathematics and Computer Research
Manuscript Number:	Ms_AJOMCOR_12712
Title of the Manuscript:	Implementing AI-Driven Transaction Security Protocols and Automation in Next-Gen FinTech Solutions
Type of the Article	Research Paper

General guidelines for the Peer Review process:

This journal's peer review policy states that **NO** manuscript should be rejected only based on '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound.

To know the complete guidelines for the Peer Review process, reviewers are requested to visit this link:

<https://r1.reviewerhub.org/general-editorial-policy/>

Important Policies Regarding Peer Review

Peer review Comments Approval Policy: <https://r1.reviewerhub.org/peer-review-comments-approval-policy/>

Benefits for Reviewers: <https://r1.reviewerhub.org/benefits-for-reviewers>

PART 1: Comments

	Reviewer's comment	Author's Feedback <i>(Please correct the manuscript and highlight that part in the manuscript. Authors must write his/her feedback here)</i>
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.	<p>This manuscript is of critical importance to the scientific community as it delves into the integration of AI and automation to enhance transaction security within the FinTech sector, a rapidly growing field facing sophisticated cyber threats. It provides innovative insights into using adaptive learning models, real-time fraud detection, and blockchain technologies to mitigate risks and build trust in financial systems. By addressing key challenges such as operational inefficiency, data privacy, and regulatory compliance, the study offers a robust framework for secure and scalable financial operations. Its findings contribute significantly to both theoretical advancements and practical implementations, making it highly valuable for researchers and practitioners in financial technology and cybersecurity.</p>	
Is the title of the article suitable? (If not please suggest an alternative title)	<p>The title of the manuscript, "Implementing AI-Driven Transaction Security Protocols and Automation in Next-Gen FinTech Solutions," is relevant and descriptive of the study's focus. However, it could be more concise and engaging to better capture the attention of readers.</p> <p>Suggested Alternative Title: "AI-Driven Automation and Transaction Security in FinTech: Enhancing Trust and Efficiency"</p> <p>This alternative retains the essence of the manuscript while being more succinct and appealing to a broader audience</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 is comprehensive but slightly verbose. It can be improved by focusing on the core problem, proposed solutions, and key findings.</p> <p>Suggestions:</p> <ol style="list-style-type: none"> 1. Remove repetitive descriptions and focus on the integration of AI, automation, and blockchain to enhance transaction security. 2. Clearly outline the study's contributions, such as adaptive learning models and real-time fraud detection. 3. Conclude with a brief statement on the study's significance to the FinTech industry. 	
<p>Is the manuscript scientifically, correct? Please write here.</p>	<p>The manuscript is scientifically correct and well-supported by empirical evidence and case studies. However, the methodology needs more detail, particularly regarding data collection and evaluation metrics. Additionally, figures should be better integrated into the text, and recent references (from the last two years) should be included to strengthen the study.</p>	
<p>Are the references sufficient and recent? If you have suggestions for additional references, please mention them in the review form.</p>	<p>The references are relevant and cover key areas of the study. However, some references are slightly outdated. To enhance the manuscript, it is recommended to include more recent studies from the last two years, particularly in the fields of AI-driven fraud detection and blockchain applications in FinTech.</p> <p>Suggestions for Additional References:</p> <ol style="list-style-type: none"> 1. Recent advancements in adaptive learning models for cybersecurity. 2. Updated studies on blockchain scalability and energy-efficient protocols. 3. Latest research on regulatory compliance automation in FinTech. <p>Including these will strengthen the manuscript's connection to current developments in the field.</p>	

<p>Is the language/English quality of the article suitable for scholarly communications?</p>	<p>The language is suitable for scholarly communication but can be improved by simplifying complex sentences, ensuring consistent terminology, and addressing minor grammatical errors. These refinements will enhance clarity and readability.</p>	
<p><u>Optional/General</u> comments</p>	<p>The manuscript demonstrates significant potential in addressing key issues in FinTech security. However, the AI detection score of 60% highlights a high reliance on AI-assisted content generation. While AI can be a valuable tool, the manuscript would benefit from a more thorough review to reduce AI-generated text and improve originality. Authors are encouraged to ensure that all sections reflect original thought and scholarly effort, with proper acknowledgment of any AI tools used. This will enhance the manuscript's credibility and align it with ethical publishing practice</p> <p>The manuscript's AI content detection score is reported as 60%, which requires the authors' attention. While AI tools can assist in drafting, excessive reliance on them may compromise originality and adherence to ethical publication standards. The authors are advised to revise the manuscript, particularly AI-flagged sections, to ensure originality and reduce reliance on AI-generated content. Proper acknowledgment of any AI tools used should also be included to maintain transparency.</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>Kiran Dodiya</p>
<p>Department, University & Country</p>	<p>Gujarat University, India</p>