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Peer Review

Review of: "A FinTech Clustering Framework: Technology, Model, and Stakeholder Perspectives"

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The research endeavour articulates a meticulously devised FinTech clustering framework that encapsulates three interrelated dimensions: technology, model, and stakeholder, thereby offering a holistic perspective on the multifaceted nature of financial technology innovations. It proficiently classifies a diverse array of FinTech advancements, which prominently includes sectors such as InsurTech, BigTech, and Decentralized Finance (DeFi), while concurrently elucidating their foundational technological principles and the consequential impacts they exert on the market landscape. The empirical examination of FlexiLoans.com serves as a compelling illustration of the framework's practical applicability, effectively demonstrating its utility in the rigorous analysis of FinTech enterprises and the intricate ecosystems in which they operate. This scholarly investigation underscores the burgeoning influence wielded by dominant technology firms, often referred to as Tech Titans, and observes a significant transformation in the strategic posture of traditional financial institutions, which are increasingly shifting from a competitive stance to one of cooperative engagement with emerging FinTech startups. Nevertheless, it is important to note that the report could be further enhanced by an in-depth exploration of the regulatory hurdles and ethical dilemmas that frequently accompany the integration and adoption of FinTech solutions within the financial services sector. Ultimately, the research yields invaluable insights that are particularly beneficial for practitioners who aspire to adeptly navigate the continuously evolving terrain of financial technology and its associated implications.

Declarations

Potential competing interests: No potential competing interests to declare.

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