Review of: "Fintech Revolution: Empowering Entrepreneurial Intentions through Crowdfunding, Cryptocurrency, Blockchain, Mobile Payments, and Artificial Intelligence"

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COMMENTS:

Abstract: Under purpose in your abstract in the last line you said: The main purpose of the study is to explore the relationship between Financial Technology (Fintech) and Entrepreneurial Intentions. It focuses on the impact of specific Fintech innovations…on Entrepreneurial Finance. This is confusing especially when one looks at the conceptual framework. Did you do a second order analysis or what?

Are you looking at Entrepreneurial intentions or Finance as your dependent variable?

The whole abstract leaves much to be desired. Is the format of the Qeios or what? See abstract format and guide section 2.9 APA publication manual 7th Edition.

How many authors are in this paper? I see 2, I see 3…?

INTRODUCTION: Certain sentences in the Introduction are CONFUSING eg- These fintech innovations have not only revolutionized traditional financial methods but also created new and transformative opportunities for individuals in which entrepreneurial ambitions can thrive. How could fintech revolutionize traditional system? DID FINTECH revolutionize traditional methods or disrupt the traditional methods?

Also, all these Fintech mentioned, are they on equal standing? AI is the backbone driving most of the technologies.

From your text, one cannot understand what exactly is FinTech.

Are you discussing FINTECH, the technologies for delivering Digital or the Services themselves.

THE OBJECTIVES OF THE STUDY 1. To examine any positive/negative impact of Fintech advancements on the overall entrepreneurial ecosystem. DID YOU ATTEMPT ACHIEVING THIS OBJECTIVE IN ANY WAY AT ALL?

The last sentence under AI: Challenges include ethical considerations in AI deployment, data privacy and security concerns, skilled labor and barriers to AI adoption. What do you mean here? What are the barriers…?

H1. AI has a positive effect on Entrepreneurial Finance. H2. Entrepreneurial Finance mediates the relationship between AI

and Digital Entrepreneurship. THESE TWO HYPOTHESES: Are not a deviation from the topic? Again, in your framework, you construed it to mean that the services/technology you mentioned are part of Digital finance.

From your discussions on AI is supposed to be Literature review but little or no literature. The extensions you gave to your sub-headings like AI-Unleashing business insights, HOW DO YOU MEAN? Emotion in research.

Making lots and lots of submissions without source. Example: "blockchain's smart contracts can automate the execution of agreements, reduce administrative overhead and improve business operational efficiency. The benefits of the blockchain are enhanced security, reduced fraud, transparent and auditable transactions, and improved efficiency in financial processes".

YOU JUST PROPOSE HYPOTHESES WITHOUT ANY SERIOUS LINK TO LITERATURE.

Company performance and Reward The following hypothesis has been formed suggesting the impact of company performance on reward: H7. Company Performance has an impact on Reward.

CONPANY PERFORMANCE. After this as sub-heading, nothing said and you just formulated Hypothesis 7. How good is this and how does company performance relate with your topic. PLEASE BE FOCUSED. How do you mean, performance impact reward and how do all these relate with your topic: FinTech and Entrepreneurial Intention.

HYPOTHESIS 9 does not make meaning. I am worried over the what you have as Hypotheses 7-10. Are they not off the track hypotheses deriving from scanty literature but confusing conceptual framework.

MOST OF THE HYPOTHESES DO NOT HAVE LINK WITH PRECEEDING LITERATURE.

H13. FinTech positively influences AI H14. FinTech positively influences Blockchain H15. FinTech positively influences C-Currency H16. FinTech positively influences Crowdfunding H17. FinTech positively influences Mobile Payment. THESE HYPOTHESES ARE CONFUSING: THEY ARE SUPPOSED COMPONENTS OF FINTECH AND then will fintech impact them instead of they impacting entrepreneurial intention. The scanty literature still in mind.

H18. FinTech -> AI -> Entrepreneurial Finance -> Digital Entrepreneurship H19. FinTech -> Blockchain -> Entrepreneurial Finance -> Digital Entrepreneurship H20. FinTech -> Crowdfunding -> Entrepreneurial Finance -> Digital Entrepreneurship H21. FinTech -> Mobile Payment -> Entrepreneurial Finance -> Digital Entrepreneurship. ALL THE DISCUSSIONS AND LITERATURE NEVER SUGGESTED MEDIATION OF ANY KIND LET ALONE 2 TO 3 LEVEL MEDIATION WITHOUT LITERATURE.

WHY LITERATURE REVIEW AS THE FIRST SUB-HEADING UNDER METHODOLOGY?

Qualitative interviews: did you include or discuss the interview guide and where is the analysis of the interview questions? I couldn't see it.

Quantitative: how did you measure the constructs? Align with your questionnaire design and scales for uniform discussion.

a confidence level of 95% was calculated with a 5% margin of error HOW?

Table 1: Summary of Questionnaire, with entrepreneurial intention not discussed in literature. Fintech and its components are contained. Which of the many off-track constructs in your conceptual framework did you test?

THE WHOLE ANALYSIS IS VERY FAULTY:

1. The constructs like equity and entrepreneurial finance included in the model are not on the questionnaire.

2. How did you get the data inputted in your model for analysis?

3. They are not mentioned in the Summary of the Questionnaire.

4. They are also not discussed in the literature.

5. Your discriminant analysis seems not correct. You have correlations higher than the ones on the diagonal. This means discriminant validity is not achieved.

6. How did you combine unequal measurements, for instance, a YES or NO with a multiple-choice scale question to test or run your model? For example, as in entrepreneurial intentions.

With all these issues, it means whatever conclusions are derived from the research/analysis are invalid.

MOST OF THE ITEMS ON THE REFERENCE LIST ARE NOT SEEN IN-TEXT. At least, I checked the first four, and none is in-text.

MY ADVICE: If you leave the topic as "Fintech Revolution: Empowering Entrepreneurial Intentions," it will not affect anything. The topic is good and promising, but please BE FOCUSED. Concentrate on the topic and do not deviate by including constructs that were neither discussed nor measured. Explore more literature and ensure your Reference List is works cited. Take time to study mediation analysis if you want to use that in your study; otherwise, run a direct analysis. When you streamline your data and the study, collect the necessary data and run better analyses that will reflect what you have measured.

GOOD CONTEMPORARY TOPIC, BUT MORE EFFORT NEEDED.