

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

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Potential competing interests: No potential competing interests to declare.

-The paper speaks to an evolving topic, and the attempt to explore entrepreneurial intentions and fintech dynamics is commendable. I actually enjoyed reading it and learned a lot - and perceive that there is a lot that can inform research ideas in Sub-Saharan Africa - where my research interests lie.

-The introduction misses the mention of the potential negative side of Fintech - like ethical and governance regulatory implications. This should be brought up - upfront. There was a reference to this in the document, so authors just need to bring this upfront.

-I find the hypotheses very many, although many of them ended up being rejected. The author could try to explain hypotheses H13-H17; these are currently confusing. The question is, are AI, C-currency, mobile payments, etc., not Fintechs? What does it mean by saying Fintech positively influences AI/mobile payments - which are essentially fintechs?

-The section on company performance and reward looks misplaced - what value does it add to the document, especially where it has been positioned? I propose deleting it.

-The word/concept innovation has been used extensively in the paper, as well as technology - both in the context of fintech. Perhaps it may be good to qualify how they have been used. In my view, fintech innovations or applications are largely linked to delivery of social or economic value from the entrepreneurial perspective.

On methodology - the survey/questionnaire design - constructs were essentially generated from previous studies. This should be explained: how were they generated - was it through bibliometric analysis?

For an interdisciplinary subject like this one, delving into a relevant theoretical framework within which to situate such excellent work would add value to the paper and widen the audience. I am an innovation scholar, so the theories in innovation would be appealing. For this paper, I believe entrepreneurship theories would be useful.

On recommendations, the aspect of data privacy is raised. Was this generated from the empirical data, or is it primarily from other sources?

