

Peer Review

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

Habib Khan¹

1. School of Computing, Gachon University, Seongnam-si, South Korea

The work is good, but there is still major room for further refinement. The authors should incorporate the following comments.

1. The abstract lacks detailed information about the clustering framework's methodology and its significance beyond the illustrative example. Please include it.
2. The problem statement in the introduction could be strengthened by providing concrete examples of how limited understanding of FinTech impacts industry practices. Authors can technically follow the work "Attention enhanced machine instinctive vision with human-inspired saliency detection" and <https://doi.org/10.1515/ntrev-2024-0056>.
3. The introduction does not clearly define FinTech or provide a working definition for the study, which is essential for consistency. Please also elaborate on the limitations in the subject domain before offering your contributions. You can technically follow the work entitled "Visionary vigilance: Optimized YOLOV8 for fallen person detection with large-scale benchmark dataset."
4. The rationale for choosing a narrative review over a systematic review is well stated, but please include more justification for its suitability to address the stated problem.
5. The study approach section does not clarify the criteria for selecting relevant articles beyond mentioning snowballing and informal searches, which may raise questions about bias. You can technically follow the review **A comprehensive systematic literature review of ML in nanotechnology for sustainable development**.
6. The manuscript does not discuss potential limitations or challenges in using a narrative review methodology for developing the clustering framework.

7. A clearer explanation of how the proposed clustering framework differs from or improves upon existing frameworks in the literature would enhance the study's contribution.
8. The use of an Indian FinTech firm as an illustrative example is mentioned in the abstract but is not elaborated upon in the provided text, leaving its relevance unclear.
9. References to the literature, such as [6][7][8], are briefly mentioned but lack contextual integration to support the claims made in the introduction.
10. The study does not address how the clustering framework will be validated or applied in practice to ensure its robustness and utility.

Declarations

Potential competing interests: No potential competing interests to declare.