

Peer Review

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

Parisa Omidmand<sup>1</sup>

1. Department of Economics, Texas Tech University, United States

The topic is interesting, and the paper is easy to follow. It clearly explains the main fintech tools and sets out many hypotheses in an organized way.

The main weakness is that the evidence does not match how big the claims are. Most of the data come from business students in Karachi, so the results should be presented as "student perceptions and intentions," not as proof about entrepreneurs in general or the whole fintech ecosystem.

Also, the paper says it uses mixed methods, but the interview part is not explained enough. It should be clearer who was interviewed, how many people, how the interviews were analyzed, and how those findings were combined with the survey results.

Finally, the conclusion needs to follow the results more closely. Many key relationships are not statistically significant, but the writing still sounds like everything has a positive effect. The discussion should focus on what is actually supported in the tables and tone down the rest.

## Declarations

**Potential competing interests:** No potential competing interests to declare.