

# Review of: "Predicting Mobile Money Transaction Fraud using Machine Learning Algorithms"

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This paper employs logistic regression to predict fraudulent transactions in mobile money transfers. The author uses synthetic data generated from stimulators in view of real-time observations. The idea seems interesting and the work is meaningful. However, there are some issues to be addressed before this paper's acceptance.

1. It seems that the current abstract has a long introduction to get into the subject. Please revise the abstract to provide a good motivation for the readers.
2. In the Introduction section, the novelty of the proposed method is unclear, i.e., why do you choose logistic regression for fraud detection? Is it because of the effectiveness of machine learning algorithms?
3. The data generation seems interesting. Considering that this work only uses the original logistic regression model, the data generation seems to be a meaningful innovation of this work. Thus, it is necessary for the author to disclose their data for peer review.
4. I think the data should include the time and location of the transaction, because they are key features to reveal frauds.
5. Literature review should be enhanced by discussing the following studies and their methods: Learning Transactional Behavioral Representations for Credit Card Fraud Detection, in IEEE Transactions on Neural Networks and Learning Systems, 2022; Time-Aware Attention-Based Gated Network for Credit Card Fraud Detection by Extracting Transactional Behaviors, in IEEE Transactions on Computational Social Systems, 2022; Internet Financial Fraud Detection Based on Graph Learning, in IEEE Transactions on Computational Social Systems, 2022; A Feature Extraction Method for Credit Card Fraud Detection, 2019 2nd International Conference on Intelligent Autonomous Systems, 2019.