Peer Review

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

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Introduction

The article *"A FinTech Clustering Framework: Technology, Model, and Stakeholder Perspectives"* presents a structured approach to understanding the FinTech ecosystem by categorizing it into clusters based on technological advancements, business models, and key stakeholders. The authors have provided a comprehensive framework that helps policymakers, investors, and businesses navigate the rapidly evolving FinTech landscape. However, the following suggestions, if incorporated, will improve the quality of the paper:

1) The article primarily focuses on well-established FinTech trends but lacks insights into emerging innovations like quantum computing in finance.

2) It could include more empirical data to support the proposed framework.

3) The regulatory perspective, while mentioned, is not explored in depth, leaving gaps in understanding compliance challenges.

Declarations

Potential competing interests: No potential competing interests to declare.