

Peer Review

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

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The article title "A Fintech Clustering Framework: Technology, Model and Stakeholders Perspectives" clearly highlights the lack of consensus on the definition of fintech. The article has also implemented a well-structured narrative review, with a broad analysis of Fintech. However, the author is suggested to incorporate the following suggestions:

- 1) The article has the scope of briefly addressing more emerging FinTech trends, such as Central Bank Digital Currencies (CBDCs) and financial inclusion, to provide a more forward-looking perspective.
- 2) Since narrative reviews follow intense exclusion and selection criteria, there is a risk of selection bias. The article should highlight this limitation and thereby measure to correct this.

Declarations

Potential competing interests: No potential competing interests to declare.