

Peer Review

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

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Well-conceptualised, novel approach to clustering framework by emphasising technology, models, and stakeholders. However, the theoretical underpinnings and research gaps are missing and have not been covered or linked very well. Only the problem statement is made in the introduction without proper gaps. Research objectives have not been stated. These are important parts of a paper. In the end, Research Findings, contribution, implications, and limitations need to be stated separately. The abstract should follow the format of Purpose, Methodology, Findings, and Implications, with keywords. Keywords have not been identified. At the end, before the conclusion, suggestions for further research should be indicated. The research design, such as exploratory, needs mention. A simple mention of the name and year of reports is enough in the literature review with elaboration. They need not be put in referencing in APA format. The paper may be restructured as per journal guidelines. A model of interlinkage of perspectives may be created towards FinTECH and elaborated. Though the use of a case is good for application. The history and evolution of the FinTech concept in the introduction may be covered. More application examples may be inputted to give strength to the paper. All the best.

Declarations

Potential competing interests: No potential competing interests to declare.