

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

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Potential competing interests: The author(s) declared that no potential competing interests exist.

This paper proposes to use machine learning (ML) for mobile money fraud detection. The results confirm that ML can be effectively used for mobile money fraud detection. However, there are some big issues with the paper as follows:

1. The proposed approach is not new and their contribution is not strong. Their work is like a first research attempt in the field. There may be not many papers on mobile money fraud detection, but there are a lot of published papers on fraud detection, such as fraud detection in credit card transactions. The paper's results must be compared with others' results.
2. One of the most important things in the work is how to create a comprehensive dataset for model training, validation and testing. A good dataset should have attributes and data records similar to real data. There is not enough evidence that the synthesis dataset in the paper is a good dataset.
3. From the reviewer's viewpoint, the selected features for model training and testing are not sufficient for distinguishing fraudulent and non-fraudulent transactions. This leads to model overfitting as mentioned in the paper.
4. The paper is lengthy in accordance with its contribution.

Recommendation: Reject.