

REVIEWER'S REPORT

Manuscript No.: **IJAR-53219**

Date: 11-08-2025

Title: The Impact of Financial Technology on the Financial Growth of a Sample of Commercial Banks Listed on the Iraq Stock Exchange for the Period 2017–2023

Recommendation:

Accept as it is
 Accept after minor revision.....
 Accept after major revision
 Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality			✓	
Clarity		✓		
Significance		✓		

Reviewer Name: Dr.P.Manochithra

Date: 11-08-2025

Reviewer's Comment for Publication.

(To be published with the manuscript in the journal)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

The manuscript provides a comprehensive and data-driven examination of the relationship between financial technology adoption and financial growth in Iraqi banks. Its integration of theoretical insights, empirical analysis, and practical recommendations makes it a valuable contribution to both academic literature and banking sector policy-making. The statistical rigor and relevance to emerging markets enhance its significance.

International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

REVIEWER'S REPORT

Detailed Reviewer's Report

1. Title & Abstract

- The title is clear, specific, and directly reflects the scope of the study.
- The abstract effectively summarizes the research problem, methodology, key findings, and recommendations.
- The keywords are relevant and facilitate indexing.

2. Introduction & Research Problem

- The introduction provides strong contextual background on FinTech adoption globally and within Iraq.
- The research problem is clearly articulated, with precise sub-questions guiding the investigation.
- The importance of the study is justified by linking to gaps in local empirical research.

3. Literature Review & Theoretical Framework

- The manuscript demonstrates a wide coverage of relevant literature, incorporating both local and international perspectives.
- The theoretical framework clearly connects FinTech concepts to banking growth indicators.
- Prior studies are critically reviewed to highlight the research gap effectively.

4. Methodology

- The mixed descriptive-analytical and quantitative approach is appropriate for the research objectives.
- The choice of purposive sampling is justified, with clear criteria for bank selection.
- Financial indicators (ROA, ROE, profit, revenue, etc.) are relevant and measurable.
- Statistical tools (Pearson correlation, regression analysis) are appropriately applied, with significance levels reported.

5. Results & Analysis

- The data is presented systematically in well-structured tables.
- The statistical analysis is sound and supports the stated hypotheses.

International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

REVIEWER'S REPORT

- Findings are linked to previous research, strengthening validity.
- The study demonstrates a clear positive relationship between FinTech adoption and financial performance, while also noting operational efficiency improvements.

6. Conclusions & Recommendations

- Conclusions are logically derived from the data and address all research objectives.
- Recommendations are practical, targeting both banks and policymakers, with emphasis on digital infrastructure, human capital, and regulatory support.

7. Strengths of the Manuscript

- Strong empirical foundation using multi-year data (2017–2024).
- Balanced integration of theory, data, and policy implications.
- Addresses a contemporary and under-researched area in the Iraqi context.

8. Areas for Improvement

- Language editing could further enhance clarity and flow in certain sections.
- Some financial tables could benefit from visual representation (graphs/charts) for better reader engagement.
- While the focus on four banks is justified, noting limitations of generalizability would strengthen transparency.

9.	Overall	Recommendation
----	---------	----------------

The manuscript meets the academic and methodological standards for publication. Subject to minor language polishing and optional addition of visual data representation, it is suitable for acceptance.		
---	--	--