

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 isYES.....

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: Mr Bilal Mir

Reviewer's Comment for Publication.

The study titled *The Impact of Financial Technology on the Financial Growth of Selected Banks Listed in the Iraq Stock Exchange for the Period (2017–2024)* investigates a timely and significant topic within the global and regional banking context. The abstract provides a clear summary of the research purpose, scope, methodology, and key findings, effectively setting the stage for the work.

The research addresses the integration of financial technology (FinTech) into the banking sector, emphasizing its transformative role in accelerating financial processes, reducing operational costs, and enhancing performance. The chosen focus on Iraq's emerging banking environment adds relevance, given the country's evolving financial infrastructure and regulatory landscape.

The methodology employs a combination of descriptive-analytical and quantitative approaches, integrating regression analysis and Pearson correlation to assess the relationship between FinTech adoption and financial growth indicators. This methodological clarity enhances the credibility of the results. The inclusion of measurable financial indicators such as return on assets (ROA), return on equity (ROE), and net profit ensures the analysis is grounded in objective financial performance metrics.

The findings indicate a statistically significant positive correlation between FinTech adoption and financial growth, while also highlighting variations in the degree of adoption and effectiveness across the sampled banks. This nuanced result demonstrates an understanding of institutional heterogeneity within the sector.

The introduction effectively contextualizes the study within the broader narrative of global digital transformation, noting the shift from traditional banking methods to technology-driven services. The discussion on digital wallets, artificial intelligence, and blockchain situates the research within current

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technological trends, while the emphasis on financial inclusion and competitiveness underscores its socio-economic importance.

Overall, the study presents a well-structured and relevant analysis that bridges theoretical concepts of FinTech with practical implications for financial growth in the Iraqi banking sector.