ISSN: 2320-5407

ISSN NO. 2320-5407

# International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

*www.journalijar.com*

## REVIEWER'S REPORT

Manuscript No.: **IJAR- 53810** **Date**: 15-09-2025

**Title: Role of Fintech in Financial Inclusion**

**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: **Sudhanshu Sekhar Tripathy** **Date:** 15-09-2025

**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 reviewer's name.*

## Reviewer's Comment for Publication

The manuscript explores how **fintech innovations** improve financial inclusion by enhancing access, affordability, and financial literacy. Using a **quantitative survey-based methodology (65 respondents)** with descriptive statistics, correlation, and regression analysis, the study provides empirical evidence on fintech's role in lowering service costs and improving accessibility. The paper is **timely, relevant, and contributes to policy and practice**, but requires **minor revisions** in methodological clarity, visualization, and reference formatting.

## Detailed Reviewer's Report

### 1. Scope & Relevance:

- The study is highly relevant to financial inclusion, digital banking, and sustainable development.

ISSN: 2320-5407
International Journal of Advanced Research
Publisher's Name: Jana Publication and Research LLP
*www.journalijar.com*

**REVIEWER'S REPORT**

- Provides useful insights for policymakers, regulators, and fintech practitioners.

## 2. Structure & Technical Presentation:

- The manuscript is well-structured (Abstract, Introduction, Literature Review, Methodology, Data Analysis, Findings, Conclusion).
- Figures/tables are included, but captions should be more descriptive.
- A **conceptual framework/flowchart** illustrating fintech → financial literacy → cost reduction → accessibility would improve clarity.

## 3. Experimental / Methodological Details:

- The survey-based quantitative design is appropriate.
- More details required:
  - Sampling method and justification for **65 respondents**.
  - Reliability/validity tests (Cronbach's alpha, pilot testing).
  - Clarify statistical assumptions for regression and correlation.
- Explicit mention of **ethical considerations** (consent, anonymity) is needed.

## 4. References & Citations:

- References cover fintech, inclusion, and digital banking literature.
- Several **duplicate references** exist (e.g., Badruddin 2018, Marei 2023).
- Formatting inconsistencies (capitalization, italics, DOI inclusion).
- Add more recent sources (2022–2025) on **AI in fintech, blockchain-enabled inclusion, and digital literacy challenges**.

## 5. Language & Style:

- Academic tone is clear and professional.
- Some redundancy in Introduction and Literature Review can be condensed.
- Ensure consistent terminology (fintech, digital banking, financial inclusion).

ISSN: 2320-5407
International Journal of Advanced Research
Publisher's Name: Jana Publication and Research LLP
*www.journalijar.com*

**REVIEWER'S REPORT**

## 6. Key Strengths:

- Empirical evidence on fintech's role in inclusion.
- Strong focus on cost reduction and literacy.
- Balanced use of descriptive, correlation, and regression analysis.

## 7. Areas for Improvement:

- Add a **flowchart/framework** of fintech's impact pathway.
- Provide methodological clarifications (sample size rationale, reliability checks).
- Update and standardize references (remove duplicates).
- Condense repetitive text in Introduction.
- Clarify ethical approval/consent.

## Final Feedback to Author

This is a strong empirical contribution to financial inclusion research. With **minor revisions** — including a framework diagram, methodological clarifications, updated references, and improved presentation — the paper will be suitable for publication.