

REVIEWER'S REPORT

Manuscript No.: JNBMS-023

Title: FINANCIAL TECHNOLOGY (FINTECH) ADOPTION AND BUSINESS COMPETITIVENESS.

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 Id: JPR-394

Reviewer's Comment for Publication.

The manuscript presents a well-structured review of FinTech adoption and its impact on business competitiveness. The discussion of key technologies, benefits, and regulatory considerations is relevant and comprehensive. Minor revisions are suggested to improve synthesis across sections and enhance critical depth. Overall, the paper is suitable for publication after minor revision.