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REVIEWER'S REPORT

Manuscript No.: IJAR-57777

Title: HYBRID INTELLIGENCE MEETS BLOCKCHAIN: BUILDING RESILIENT AND TRUSTED FINANCIAL SYSTEMS WITH AI

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's ID: JPR-002

Detailed Reviewer's Report

The manuscript titled “Hybrid Intelligence Meets Blockchain: Building Resilient and Trusted Financial Systems with AI” presents a contemporary and relevant study on the integration of Artificial Intelligence and blockchain technologies in financial systems. The paper demonstrates good originality by addressing an emerging interdisciplinary domain that combines AI-driven fraud detection, blockchain-enabled security, decentralized finance, and regulatory compliance into a unified hybrid framework. The topic is highly significant in the current digital financial environment where cyber threats, fraud prevention, and trust management are major concerns. The authors successfully highlight the importance of combining immutable blockchain infrastructures with intelligent AI models to create resilient financial ecosystems.

The technical quality of the paper is appreciable, particularly in the way the layered hybrid architecture has been designed and explained. The inclusion of AI techniques such as Graph Neural Networks, LSTM models, federated learning, SHAP, and LIME alongside blockchain mechanisms like Proof-of-Stake, smart contracts, and Zero-Knowledge Proofs reflects strong conceptual understanding and technical depth. The methodology section is systematic and incorporates literature review, simulation-driven prototyping, architectural modeling, and performance benchmarking. The implementation results showing higher fraud detection accuracy and lower false positive rates strengthen

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the practical contribution of the work. Tables and comparative analyses are useful in supporting the claims made by the authors.

The manuscript is generally well organized and maintains clarity in presenting concepts, architectural layers, implementation strategies, and performance outcomes. The discussion section effectively outlines both the advantages and the practical challenges associated with AI-blockchain integration, including scalability, interoperability, energy consumption, and regulatory concerns. The conclusion successfully summarizes the contributions and future scope of the research. However, certain areas may still be improved for greater academic rigor. The paper would benefit from deeper explanation of dataset sources, experimental setup details, and statistical validation procedures used in the simulations. Some grammatical and formatting inconsistencies are also present and should be carefully revised during proofreading. Additionally, a clearer differentiation between proposed contributions and findings from existing literature would further strengthen the originality of the work.

Overall, the paper makes a valuable contribution to the fields of financial technology, cybersecurity, and intelligent decentralized systems. The integration framework proposed by the authors has strong academic relevance and practical applicability for secure financial infrastructures. With minor revisions related to language refinement, methodological detailing, and presentation clarity, the manuscript can be considered suitable for publication.