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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 Yes

Accept after major revision

Do not accept (*Reasons below*).....

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

Reviewer Name – Dr. Himanshu Gaur

Detailed Reviewer's Report

This review paper presents an insightful and contemporary examination of the integration of Artificial Intelligence and Blockchain technologies for developing secure, resilient, and trustworthy financial systems. The study effectively highlights the growing challenges faced by traditional centralized financial infrastructures, including fraud, cyberattacks, security vulnerabilities, and operational inefficiencies, while proposing a hybrid AI-blockchain framework as a transformative solution. The paper clearly explains how blockchain technology ensures immutable data storage, transparency, and smart contract automation, whereas AI contributes advanced capabilities such as fraud detection, anomaly identification, predictive analytics, and risk assessment. The proposed layered hybrid architecture and simulation-based evaluation strengthen the practical relevance of the research, particularly with the reported fraud detection accuracy exceeding 96%, which demonstrates the efficiency of the integrated system. Furthermore, the discussion on critical implementation challenges such as scalability limitations, privacy concerns, and regulatory compliance adds depth and balance to the study. The paper is well-structured, innovative, and highly relevant to the modern financial technology landscape, providing valuable insights for researchers, policymakers, and financial institutions seeking to build decentralized, intelligent, and secure financial ecosystems. Overall, the study makes a significant contribution to the fields of fintech, cybersecurity, and digital transformation by emphasizing the future potential of AI and blockchain integration in financial services.