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## REVIEWER'S REPORT

**Manuscript No.: IJAR-57926**

**Title: AI-Driven Risk Governance and Fintech Expansion: Mitigating Regulatory Leakage in Modern Financial Architectures.**

**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			Y	
Techn. Quality			Y	
Clarity			Y	
Significance			y	

**Reviewer's ID: JPR-Dr. Shaweta Sachdeva**

### *Detailed Reviewer's Report*

- The manuscript addresses a highly relevant and contemporary issue concerning fintech expansion, AI governance, and macroprudential regulation, making the study timely and valuable.
- The abstract is comprehensive and clearly outlines the objectives, methodology, findings, and conclusions. However, it may be improved by including more concise quantitative insights from the analysis.
- The introduction effectively establishes the importance of AI-driven governance in financial ecosystems, though it could benefit from clearer articulation of the specific research gap being addressed.
- The literature review is extensive and incorporates recent references, demonstrating strong engagement with current research. However, a more critical comparison among prior studies would strengthen the academic contribution.
- The distinction between “FinTech-Fin” and “FinTech-Tech” is insightful and adds conceptual clarity to the discussion.
- The methodology section explains the multi-methodological approach adequately, but the manuscript should provide more detailed information regarding data processing techniques, analytical tools, and validation methods.
- Several sections are highly descriptive and theoretical. Including empirical statistical testing or predictive modeling results would significantly improve the scientific rigor of the study.
- The discussion on regulatory leakage and shadow banking pathways is well developed and demonstrates strong macroprudential understanding.
- The manuscript successfully integrates AI concepts such as Agentic AI, Reasoning AI, and machine-learning surveillance into the financial governance framework, which enhances originality.
- Figures and statistical illustrations are relevant and informative; however, figure captions and interpretations could be made more concise and analytically focused.
- Some paragraphs are excessively long and contain dense academic language, which may reduce readability. Simplifying sentence structures would improve clarity.

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- The manuscript repeatedly emphasizes “AI-Driven Risk Governance” across multiple sections. Reducing repetitive phrasing may improve the overall flow and readability.
- The conclusion effectively summarizes the major findings, but it may further discuss policy implications and practical implementation challenges for regulators and central banks.
- The references are recent and appropriate for the topic, although formatting consistency should be checked carefully according to journal citation guidelines.
- The paper demonstrates strong theoretical relevance and interdisciplinary integration between finance, AI, and governance studies, but additional empirical validation would strengthen its research impact.
- Overall, the manuscript presents a meaningful contribution to fintech governance literature and offers valuable insights into emerging regulatory challenges in AI-driven financial systems.