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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.....**
- Accept after major revision
- Do not accept (*Reasons below*).....

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

Reviewer's ID: Dr. Bharti Bisht

Detailed Reviewer's Report

The manuscript titled “AI-Driven Risk Governance and Fintech Expansion: Mitigating Regulatory Leakage in Modern Financial Architectures” addresses a highly relevant and emerging issue at the intersection of fintech growth, regulatory oversight, and artificial intelligence. The paper effectively highlights the systemic risks arising from rapid fintech expansion, including regulatory leakage, shadow banking activities, and cross-border supervisory challenges. The abstract demonstrates a strong conceptual foundation and provides a clear rationale for adopting AI-driven governance frameworks to enhance macroprudential supervision. The integration of empirical industry metrics and the discussion of technological asymmetries between financial innovation and regulatory capabilities add significant value to the study. The proposed AI-enabled surveillance and dynamic monitoring architecture offers practical insights for policymakers, central banks, and regulatory authorities. However, the manuscript would benefit from greater methodological transparency regarding data sources, analytical techniques, and validation procedures. Additionally, incorporating specific case studies or real-world examples of regulatory failures and successful AI-based oversight mechanisms would strengthen the practical applicability of the findings. Overall, the paper presents a timely, original, and policy-relevant contribution to the literature on fintech regulation and financial stability and is recommended for publication subject to minor revisions.