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## REVIEWER'S REPORT

**Manuscript No.: IJAR-58115**

**Title: AI-Driven Customer Experience: Balancing Efficiency and Human Touch in the Fintech Industry**

**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*

1. The manuscript addresses a timely and relevant topic in fintech by examining the balance between AI-driven efficiency and human-centered customer experience, which is of significant academic and practical interest.
2. The objectives are clearly stated; however, the manuscript would benefit from the development of a stronger conceptual framework illustrating the relationships among AI adoption, trust, perceived competence, perceived warmth, and customer experience.
3. The literature review is comprehensive, but a summary table comparing the reviewed studies, methodologies, sample characteristics, and key findings would improve clarity and readability.
4. The study relies entirely on secondary sources; therefore, the authors should provide a more detailed explanation of the literature selection process, including the number of studies screened, included, and excluded.
5. The methodology section would be strengthened by presenting a systematic review protocol or flow diagram to enhance transparency and reproducibility.
6. While the manuscript discusses perceived competence and warmth extensively, these constructs should be defined more explicitly and supported with established theoretical foundations.
7. The analysis is largely descriptive. Greater critical comparison among the reviewed studies would provide deeper scholarly insight and highlight areas of disagreement in the literature.
8. More attention should be given to ethical concerns such as algorithmic bias, explainability, accountability, and regulatory compliance, as these issues significantly influence customer trust in AI-enabled financial services.
9. The discussion could be enhanced by including recent real-world fintech case studies that demonstrate successful or unsuccessful AI-human integration strategies.
10. The manuscript would benefit from a dedicated section discussing challenges faced by developing economies and emerging fintech markets where digital literacy and infrastructure constraints may affect AI adoption.

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11. The findings are well organized; however, they would be more convincing if supported by quantitative evidence or comparative statistics extracted from the reviewed studies.
12. The practical implications for fintech managers should be expanded with specific implementation guidelines for designing effective hybrid service models.
13. The manuscript identifies demographic variation in AI acceptance, but further discussion of cultural and regional differences would improve the generalizability of the conclusions.
14. Future research directions are appropriate; however, additional emphasis on longitudinal studies and cross-country comparative investigations would strengthen the recommendations.
15. The conclusion effectively summarizes the key insights, but it could provide a clearer statement of the manuscript's original contribution to the existing body of knowledge.
16. Minor language editing is recommended to improve consistency in terminology and eliminate occasional grammatical and formatting issues throughout the manuscript.
- 17.** The reference list should be carefully checked to ensure uniform citation formatting and verification of all cited sources.