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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, A Secondary Data Study.

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'sID: JPR- Dr. Bharti Bisht

Detailed Reviewer's Report

The abstract addresses a highly relevant and contemporary topic by examining the role of Artificial Intelligence in enhancing customer experience within the fintech industry while maintaining the human element of service delivery. The study clearly identifies the growing importance of balancing operational efficiency with customer trust and satisfaction, making the research both timely and practically significant. The abstract is well structured and presents three key findings in a concise manner: customers prefer AI-driven services for routine transactions, human support remains essential for complex financial decisions, and hybrid service models generate superior customer experience outcomes. These findings align with current industry trends and provide useful managerial implications for fintech organizations. However, the abstract lacks methodological details, making it difficult to assess the rigor of the research. Information regarding the research design, data sources, sample size, analytical techniques, and criteria used to derive the findings should be briefly included. Additionally, references to "recent studies and industry data from 2021 to 2026" are broad and would benefit from clarification regarding the scope and nature of the evidence reviewed. The contribution of the study could also be strengthened by explicitly stating its novelty compared to existing literature on AI-enabled customer experience. While future research directions are appropriately identified, the abstract would be more impactful if it highlighted specific practical implications for fintech firms and policymakers. Overall, the paper addresses an important issue with clear relevance to digital transformation in financial services, but the abstract should provide greater methodological transparency and a stronger statement of its original contribution to the field.