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REVIEWER'S REPORT

Manuscript No.: IJAR- 58870

Title: Finfluencers and the monetization of financial information From Exposure to Engagement: Examining Financial Misinformation on Social Media Platforms.

Recommendation:

Accept after minor revision.

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

Reviewer Name: Dr. Bishwajit Rout

Reviewer's Comment for Publication.

(*To be published with the manuscript in the journal*)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

1. **Significance**: The study is significant because financial influencers increasingly shape how consumers access investment information, evaluate financial opportunities, and interact with potentially misleading content online. Understanding the relationship between exposure and engagement can contribute to debates concerning investor protection, financial misinformation, digital platform governance, and financial literacy. The study also highlights the importance of examining behavioral risks across social-media environments rather than focusing exclusively on traditional financial-information channels.

2. **Strength**: The manuscript's principal strength is its timely focus on the intersection of finfluencers, commercial incentives, social media, and financial misinformation. The study investigates several relevant factors, including demographics, perceived monetization, platform accountability, exposure, and engagement. Its quantitative design provides empirical evidence rather than purely conceptual discussion. The finding that exposure significantly predicts engagement also offers a useful basis for developing future theoretical and regulatory research.

3. **Key Insight**: The central insight is that users' exposure to misleading financial information appears more strongly associated with engagement than education, income, perceived monetization, or perceived platform accountability within the examined sample. This finding suggests that repeated visibility of misleading content deserves greater scholarly attention. However, the low explanatory power and cross-sectional design indicate that future research must examine additional psychological, technological, and social mechanisms.

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Reviewer's Comment / Report

The paper titled *"Finfluencers and the monetization of financial information From Exposure to Engagement: Examining Financial Misinformation on Social Media Platforms."* examines how demographic factors, perceived monetization, and platform accountability influence exposure to and engagement with financial misinformation from finfluencers on social media. Using survey data and regression analysis, it finds that education and income show negligible links to vulnerability, while monetization and accountability are non-significant predictors. Content exposure emerges as the sole significant driver of engagement. The results indicate that engagement stems primarily from algorithmic frequency rather than user background or trust, recommending regulatory focus on feed mitigation over demographic targeting.

Suggestions for Improvement:

1. Define finfluencers using an authoritative academic source.
2. Develop a clearer transition from the general growth of finfluencers toward the specific empirical relationships investigated in the study.
3. Explain whether the study examines objectively verified misinformation or respondents' subjective perceptions of content being misleading or unverified.
4. Clearly distinguish misinformation from biased financial recommendations.
5. Reformulate the research question to focus explicitly on demographic factors, monetization perceptions, platform accountability, exposure, and engagement relationships.
6. Compare contradictory findings regarding finfluencer credibility, audience trust, commercial incentives, and financial decision-making to identify unresolved theoretical relationships.
7. Support the claimed gap through systematic literature comparison.
8. Avoid claiming a complete absence of research unless the literature review provides systematic evidence supporting that strong assertion.
9. Ensure each objective corresponds directly to a statistical model, hypothesis, measured construct, and clearly reported outcome variable.
10. Develop hypotheses from established behavioral and communication theories.
11. Explain the questionnaire development process, including item generation, adaptation, pilot testing, and procedures used to ensure content validity.

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The manuscript addresses a highly relevant issue concerning finfluencers, financial misinformation, and social-media engagement. It's finding that exposure is significantly associated with engagement offers useful preliminary evidence. However, substantial revision is necessary to address misalignment between the research question and empirical analysis, strengthen theoretical grounding, improve measurement validity, justify the sampling approach, clarify statistical procedures, interpret nonsignificant findings appropriately, and moderate causal claims. Publication should be reconsidered following major revision. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.