

REVIEWER'S REPORT

Manuscript No.:IJAR-59517

Title:Data as a Financial Asset: How FinTech Companies Use Consumer Behaviour Data for Personalisation, Retention, and Revenue Growth

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. Himanshu Gaur

Detailed Reviewer's Report

The paper addresses a relevant and emerging topic by examining the role of artificial intelligence, predictive analytics, and hyper-personalisation in transforming consumer behaviour data into financial value in the FinTech industry. The abstract provides a clear overview of the study's objectives, key concepts, commercial performance indicators, and associated ethical challenges, including data privacy, algorithmic bias, cybersecurity, and regulatory compliance. The inclusion of customer retention, customer lifetime value, return on investment, and customer acquisition cost strengthens the practical relevance of the research. However, the abstract would benefit from a clearer explanation of the research methodology, including the research design, data sources, and analytical approach adopted. The originality and specific contribution of the study should also be articulated more explicitly, while the conclusion could be strengthened by highlighting actionable managerial implications. Overall, the abstract is well-structured, relevant, and promising, but further refinement is recommended to improve its methodological clarity, academic contribution, and research focus.