

Review Form 3

Journal Name:	Journal of Engineering Research and Reports
Manuscript Number:	Ms_JERR_131079
Title of the Manuscript:	AI-Driven Fraud Detection: A Risk Scoring Model for Enhanced Security in Banking
Type of the Article	Short communication

PART 1: Comments

	Reviewer's comment Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.	Author's Feedback (Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	Yes	This manuscript is important for the scientific community because it contributes to current trends and technologically improves financial security using artificial intelligence. With transformation from traditional banking to online banking, the danger of fraud has increased, demanding novel and effective detection systems. This study introduces a risk-scoring model based on machine learning and real-time anomaly detection, offering a structured way to identify possibly fraudulent behaviors and alert the system. The findings provide important insights into balancing security measures and user experience, paving the path for more robust and adaptable fraud prevention tactics in current banking systems.
Is the title of the article suitable? (If not please suggest an alternative title)	Yes	Yes, I think the title is well suitable for this manuscript.
Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.	Yes	Yes, the abstract is concise and to the point where it gives the reader clear idea about what the paper is about.
Is the manuscript scientifically, correct? Please write here.	Yes	Yes.
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Yes	Yes
Is the language/English quality of the article suitable for scholarly communications?	Yes	Yes
Optional/General comments	It is useful For Present Research World	

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PART 2:

	Reviewer's comment	Author's comment <i>I agree with the reviewer's comments and look forward to getting this published in your esteemed journal.</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	No. As far as I thought and did my research and talked with my peers about this topic I think this manuscript serve's its purpose.