

Review Form 3

Journal Name:	<a href="#">Journal of Engineering Research and Reports</a>
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

	<b>Reviewer’s comment</b> Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.	<b>Author’s Feedback</b> <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
<b>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.</b>	This manuscript shares detailed insight of advancement in AI driven fraud detection for banking industry and contributes to the scientific community offering a real time risk scoring model. It outlined the traditional rule based detection and how AI could improve it with strengths and weakness of each of the scenarios. This article shares a blend of supervisory and unsupervised learning models in highlighting anomalous fraud activities.	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.
<b>Is the title of the article suitable? (If not please suggest an alternative title)</b>	The title of the article “AI-Driven Fraud Detection: A Risk Scoring Model for Enhanced Security in Banking” is suitable and author(s) conveys it effectively with key aspect of the research.	Thank you.

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<b>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.</b>	It provides an effective abstract of an AI driven fraud detection model in banking, describing the machine learning techniques by generating a risk score based on key fraud indicators, such as new device logins, email update, adding Zelle contact and high value transaction. While it outlines the model's automated security, it does not go into details about performance metrics, dataset validation and comparing with existing AI driven fraud detection models / techniques. I would be more complete with details on model accuracy and real world testing.	Yes, I agree with the reviewer that it needs to go in real world testing but since this is under testing right now. I did get a chance to access few datasets from Kaggle and I tested the model there. The accuracy came out to be 94% which I think is impressive. I had added the test results and stats in section 7 of the manuscript.
<b>Is the manuscript scientifically, correct? Please write here.</b>	The manuscript is scientifically sound in its approach and objective on AI-driven fraud detection. As suggested, the manuscript could have been more effective with empirical validation and detailed performance metrics, which are very important for assessing the model's effectiveness in real-world settings.	Validation has been done and results are attached to it.
<b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b>	References are relevant with good mix of recent references.	Yes
<b>Is the language/English quality of the article suitable for scholarly communications?</b>	On the whole, it looks good, and the manuscript is understandable, but it needs revisions to meet the standards of scholarly communication. Grammar, consistency in terminology, and formal tone will do much to enhance readability and impact. For instance: 1. "every technology has its time"-a far more specific statement is needed instead of this one. 2. "Fraud detection is indispensable and an intrinsic part of any banking system." This sentence can be more concise.	Got it I will correct them. Thank you.
<b>Optional/General</b> comments		

PART 2:

	<b>Reviewer's comment</b>	<b>Author's comment</b>
<b>Are there ethical issues in this manuscript?</b>	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	Thank you for reviewing my manuscript. I have made the necessary changes