

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

	<b>Reviewer's comment</b> Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.	<b>Author's Feedback</b> (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.	Particularly in industries like banking, AI-driven fraud detection and risk-scoring algorithms are becoming more and more significant for society. They play a critical role in preserving economic organizations' credibility, protecting people, and defending the banking system. Contemporary represent a few of the main justifications for the significance of these innovations to civilization. Immediate identification of abnormal trends and oddities using AI-powered fraud detection algorithms lowers the likelihood that criminal conduct will go undetected. AI can swiftly evaluate enormous volumes of business related to transactions to identify possible threats as fraud grows increasingly complex, protecting banks and consumers' finances while reputations.	
Is the title of the article suitable? (If not please suggest an alternative title)	YES.	
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	
Is the manuscript scientifically, correct? Please write here.	YES. Addition :  In the explanation of Fraud detection system, only conceptual writing is done. The author needs to add some practical aspects in the same.  A few Suggestions need to be added by the author.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	<ul style="list-style-type: none"><li>Syed Salman Syed Salman, Dr. Chaya. R, AI-Driven Fraud Detection Enhancing Security in Banking Transactions, September 2024Conference: International Conference On Advanced Computing Icac – 2024 26th &amp; 27th September 2024At: Coimbatore, Tamilnadu, INDIA</li><li>R Sabareesh, Deependra Nath Pathak, Radha Ranjan, Ramachandran Devi Prasanna, P. Shalini, Eijaz Khan Bellary, AI-Driven Fraud Detection in Banking: Enhancing Transaction Security, Journal of Informatics Education and Research. DOI: https://doi.org/10.52783/jier.v4i3.1707</li></ul>	

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Is the language/English quality of the article suitable for scholarly communications?	YES	
Optional/General comments	-	

PART 2:

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Are there ethical issues in this manuscript?	(If yes, Kindly please write down the ethical issues here in details)	

Reviewer Details:

Name:	Nikita S Nille
Department, University & Country	G H Rasoni College of Engineering & Management, India