REVIEW

Title of the article	**NAVIGATING COMPLIANCE: REGULATORY TECHNOLOGY'S ROLE IN ANTI-MONEY LAUNDERING IN INDONESIA BANKING**

I. COMMON REMARKS

Моля обосновете възможно най-детайлно Вашия отговор под всеки въпрос.

Questions and comments	**BOLD** one of the alternatives
1. Congruity to the sciences field	□ Appropriate □ Basically appropriate □ **Inappropriate**
2. Actuality of the research	□ Appropriate □ **Basically appropriate** □ Inappropriate
3. Level of the investigation of the chosen problem	□ Appropriate □ Basically appropriate □ **Inappropriate**
4. The research aim and tasks congruence between the title and content of the article	□ Appropriate □ Basically appropriate □ **Inappropriate**
5. Appropriateness of the research methods used	□ Appropriate □ Basically appropriate □ **Inappropriate**
6. The quality of the scientific literature analysis	□ Appropriate □ Basically appropriate □ **Inappropriate**
7. The scientific level of the research	□ Appropriate □ Basically appropriate □ **Inappropriate**
8. Validity of the research findings and conclusions	□ Appropriate □ Basically appropriate □ **Inappropriate**
9. Fullness of the reference and bibliography list; freshness of the sources	□ Appropriate □ **Basically appropriate** □ Inappropriate
10. Appropriateness of the summary	□ Appropriate □ Basically appropriate □ **Inappropriate**
11. Language correctness	□ Appropriate □ **Basically appropriate** □ Inappropriate
12. Rating of this paper in comparison to similar papers published in top-rated scientific journals	□ Top 20% □ Above average □ Below average □ **Bottom 20%**

II. EVALUATION OF THE ARTICLE SUBMISSION

Моля обосновете възможно най-детайлно Вашия отговор под всеки въпрос.

Questions and comments	BOLD one of the alternatives
13. Formulation of the article title	□ Appropriate □ **Basically appropriate** □ Inappropriate
14. Length of the article	□ Appropriate □ **Basically appropriate** □ Inappropriate
15. Length of the summary	□ Appropriate □ **Basically appropriate** □ Inappropriate
16. Presentation of tables and pictures	□ Appropriate □ **Basically appropriate** □ Inappropriate
17. Bibliography list presentation	□ Appropriate □ **Basically appropriate** □ Inappropriate

III. COMMENTS

The study poses an interesting research question: How RegTech affects money laundering in a developing economy. Unfortunately, the paper and the analysis suffer from a large number of issues and limitations and do not present a significant contribution to the field.

The major limitations of the paper are related to:

1. **Use of ChatGPT.** There is an excessive use of ChatGPT to generate the text and structure, which leads to common pitfalls resulting from this practice. Some of them are listed below
    a. The introduction to the paper fails to present a convincing motivation why the study contributes to the global body of knowledge in the field. The authors should think more thoroughly why focusing on Indonesia and their particular sample is informative for the international scientific community.
    b. The introduction itself is poorly structured
    c. The data and results are presented inefficiently
    d. The interpretation of the results is not well structured
    e. The conclusion is too general and not based on the findings in the paper
2. **Data.** It is not clear how and why the respondents in the sample are selected. Moreover, the low number of observations is not sufficient for any reasonable conclusions. The results for this sample are not representative of the population.
3. **Methods and interpretation.** The paper is descriptive and has no identification strategy to speak of. Therefore, the conclusions are useless.
4. **Contribution.** Due to the reasons outlined above, the paper has no scientific contribution and therefore must be rejected.

IV. CONCLUSION

- □ Propose to accept
- □ Propose to accept after some small corrections
- □ Propose to accept after thorough corrections
- □ **Propose to reject**

V. ЗА РЕЦЕНЗЕНТА

1) Трите имена на рецензента – Деян Василев Радев
2) Желаете ли отново да прегледате статията след като авторите направят промени/подобрения по нея? – ДА/НЕ

I proposed an outright rejection due to no scientific contribution and inappropriate data and scientific methods. I will not revert my decision.