Peer-Review Statements

H. L. Chidananda[1]*, S. Ranjithkumar[2], Bhupendra Bahadur Tiwari[3]

[1] Associate Professor, School of Economics and Commerce, CMR University, Bengaluru, India
[2] Professor, School of Economics and Commerce, CMR University, Bengaluru, India
[3] Professor & Director, School of Economics and Commerce, CMR University, Bengaluru, India

*Editor-in-Chief of the ICICFT 2025. Email: chidananda.h@cmr.edu.in

All articles published in this proceedings volume were presented at the Second International Conference on Innovations and Challenges in Financial Technology (ICICFT 2025), organized by the School of Economics and Commerce, CMR University, Bengaluru, India. The conference was held on 07–08 November 2025 at the School of Economics and Commerce (SOEC), OMBR Campus, CMR University, Bengaluru, India.

The papers included in this proceedings volume have undergone a rigorous double-blind peer-review process conducted by independent reviewers and editorial board. The Proceedings Editors affirm that this document accurately describes the conference review process and that the accepted papers satisfy the scientific and publication standards required for inclusion in the conference proceedings.

1. REVIEW PROCEDURE

The reviews were conducted using a double-blind peer-review process. Each submission was independently evaluated by at least two reviewers with expertise in the relevant subject area. The conference submission management system used for handling manuscripts was Meteor.

Following submission, each manuscript underwent an initial editorial screening to assess its relevance to the conference themes, compliance with the Springer manuscript preparation guidelines, and completeness of the submission. Manuscripts that successfully passed this screening were subjected to originality assessment using DrillBit for AI-generated content detection and Turnitin Similarity, offered through the Meteor platform, for textual similarity verification. Eligible manuscripts were then assigned to reviewers based on their subject expertise while ensuring that the identities of both authors and reviewers remained anonymous throughout the review process. Reviewers

H. L. Chidananda et al. (eds.), *Proceedings of the 2nd International Conference on Innovations and Challenges in Financial Technology (ICICFT 2025)*, Advances in Economics, Business and Management Research 398,
https://doi.org/10.2991/978-94-6239-772-9_1

evaluated the manuscripts for originality, methodological rigor, technical quality, relevance to the conference scope, clarity of presentation, and overall scholarly contribution. Based on the reviewers' recommendations, authors were invited to revise their manuscripts by addressing all comments and editorial suggestions. The revised submissions were examined by the Editorial Team and, where necessary, returned to the original reviewers for further evaluation. A manuscript was considered for acceptance only after the reviewers' comments had been satisfactorily addressed and the manuscript complied with the scientific, ethical, originality, and formatting standards required for publication in the conference proceedings. The acceptance or rejection of the revised manuscript constituted the final editorial decision.

2. QUALITY CRITERIA

Reviewers were instructed to evaluate manuscripts solely on the basis of their academic merit using the following criteria:

1. Relevance of the manuscript to the conference themes and scope.
2. Originality, novelty, and timeliness of the research contribution.
3. Scientific rigor, appropriateness of the methodology, and validity of the analyses and findings.
4. Theoretical contribution and practical significance of the study.
5. Compliance with ethical standards and accepted research practices.
6. Clarity, coherence, organization, and quality of academic writing.
7. Quality and presentation of tables, figures, references, and overall manuscript structure.
8. Compliance with the prescribed Springer manuscript preparation guidelines.

In addition, all accepted manuscripts underwent plagiarism verification using DrillBit (AI Similarity and Similarity Index) and Turnitin (Meteor Similarity-automatic check) prior to publication to ensure originality, academic integrity, and compliance with the publisher's requirements.

3. KEY METRICS

Total submissions	260
Number of articles sent for peer review	81
Number of accepted articles	43
Acceptance rate	53.08%
Number of reviewers	31

4. COMPETING INTERESTS

The Proceedings Editors declare that there are no competing interests associated with the editorial management or peer-review process of the Second International Conference on Innovations and Challenges in Financial Technology (ICICFT 2025).

Neither the Proceedings Editors nor any member of the Scientific Committee had any financial, professional, institutional, or personal interests that could have influenced the editorial decisions, reviewer selection, peer-review process, or publication decisions.