In the introduction part of the article, "This study is focused on central and decentralized financial systems and compares the transactions made on Ce-Fi and De-Fi in crypto trading, more importantly, reveals the need for financial regulations. The concepts of Fintech and Regtech, which are the predecessors of decentralized finance, are explained by evaluating the criticisms of the central financial system. In the study, besides examining the development of the concept of decentralized finance and revealing the potential benefits and problems it provides, the necessity of oversight of legal norms is underlined."

The expression was used, but when the rest of the article was read, the mentioned elements were not mentioned sufficiently.

One of the criteria of scientific study is to state the identified deficiencies precisely rather than using general expressions.

For example, there are two issues that need to be mentioned with the statement of legal norms, one is KYC and the other is the blacklist application on the smart contract.

There are platforms where DeFi transactions are made without requiring KYC. This situation is tried to be resolved with a blacklist.

It is especially included in blacklisted stable coins. This issue needs to be stated.

The article title is given as "Analyzing Opportunities and Threats of Decentralized Finance (DeFi)", but the evaluation of the opportunities it creates should be more detailed.

In particular, opportunities should be evaluated sectorally in a general framework.

Providing information about the platforms where DeFi services generally take place will have a positive impact on the article.

Figure 2: DeFi Pulse Index USD is not enough to understand and determine DeFi improvement.

you should add more historical figures to understand the situation of DeFi. As an example add the last 5 years of total market cap.

The other important attribute is TVL (total locked value) for DeFi.

you have to mention about Total Value Locked for DeFi projects and add the historical movement of its TVL.