**Review**

**Paper 1: FinTech, RegTech and the importance of cybersecurity**

* Title is vague and does not completely comply with the topics discussed in the paper.
* The abstract clearly defines the content of the paper.
* Quora is not a good source for academic research.
* Majority of the references were repeated and just one reference was used to answer the question the ability of regulators to monitor the fintech industry.
* The answer to question “will RegTech be able to adequately keep up with the growing demands of Fintech” wasn’t appropriate

**Paper 2: An innovative RegTech approach to financial risk monitoring and supervisory reporting**

* Non standardized fonts are used throughout the paper.
* Abstract is long and contains too much information which could have been covered in later sections.
* There is citation in the abstract, which is not compliant to the standards of paper writing.
* The title of the paper says about reporting and monitoring of RegTech, where as abstract talks about duplication of contracts.
* Conclusion is concise but the future work is missing in general.
* There is no mention of the restrictions and assumptions which are made for this research.