**Editor’s Comment:**

OK for this paper, which can be a sound material for workshops (as I extend to do) regarding new technologies in the financial domain and their impact.

If the author aims to keep the subchapter 5.1, please rename it: Further development of the issue.

And, again, NO references in this part of Conclusions, even if it's about recommendations or further developments.

The statistical contribution is very well accepted.

Ok to publish

**Editor’s Details:**

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