

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Research in Computer Science</a>
Manuscript Number:	Ms_AJRCOS_127815
Title of the Manuscript:	Mitigating Artificial Intelligence Bias in Financial Systems: A Review of Debiasing Techniques
Type of the Article	

#### **General guidelines for the Peer Review process:**

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guidelines for the Peer Review process, reviewers are requested to visit this link:

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#### **PART 1: Comments**

	<b>Reviewer's comment</b>	<b>Author's Feedback</b> <i>(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)</i>
Please write a few sentences regarding the importance of this manuscript for the scientific community. A minimum of 3-4 sentences may be required for this part.	The manuscript is an important contribution to the scientific community as it addresses boiling issues of bias of AI applications within industry especially within banking, financial services and insurance (BFSI) sectors. It explain the origins and types of bias like cognitive, algorithm, and representation biases and their impact on fairness, justice and decision-making in sensitive areas like loan approvals and fraud detection. By reviewing existing debiasing techniques and identifying their limitations, the study highlights the need for comprehensive frameworks to ensure ethical AI deployment. The findings not only enrich academic understanding but also offer practical guidelines for policymakers and industry stakeholders to promote transparency, inclusivity, and trust in AI-driven system.	
<b>Is the title of the article suitable? (If not please suggest an alternative title)</b>	The title of the article is well suitable as it aligns with the content.	

**Review Form 3**

<p><b>Is the abstract of the article comprehensive? Do you suggest the addition (or deletion) of some points in this section? Please write your suggestions here.</b></p>	<p>he abstract of the article is detailed and well-structured, covering the key aspects of the study. It effectively demonstrate the issue of bias in AI systems, particularly in the BFSI sector, and outlines the study's objectives, findings, and contributions. However, there are areas where clarity and emphasis could be enhanced:</p> <ol style="list-style-type: none"> <li>1. Expand on the contribution: The abstract mentions that the study "aims to contribute to the creation of more equitable AI systems" but does not detail specific contributions or actionable outcomes. Consider explicitly stating the key recommendations or frameworks proposed by the study.</li> <li>2. Emphasis on practical implications: state how the findings can directly benefit BFSI stakeholders, such as businesses, regulators, and policymakers. For example, mention specific debiasing techniques or strategies recommended</li> <li>3. Streamline the language: Some sentences, such as "highlighting their limitations in balancing fairness with predictive accuracy," are slightly wordy. Simplifying the language can improve readability.</li> <li>4. Include call to actions: End the abstract with a more compelling statement on the importance of adopting the suggested frameworks or methods to advance ethical AI.</li> <li>5. Potential Deletion: Avoid reiterating overly broad statements like "AI bias can lead to unintended discrimination." Instead, focus on insights unique to this study.</li> </ol>	
<p><b>Is the manuscript scientifically, correct? Please write here.</b></p>	<p>Yes, the manuscript is scientifically robust and comprehensive, tackling a significant topic in AI applications inside the BFSI industries. It methodically analyzes the origins, categories, and consequences of AI bias, underpinned by pertinent literature and organized methodology.</p>	
<p><b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b></p>	<p>Yes, the reference are sufficient and the citation is properly done.</p>	
<p><b>Is the language/English quality of the article suitable for scholarly communications?</b></p>	<p>Yes the language is suitable for scholarly communication.</p>	
<p><b>Optional/General</b> comments</p>	<p>The issue of AI bias in the BFSI sectors is pertinent, considering the growing dependence on AI systems for decision-making in critical domains such as lending and fraud detection. This study offers significant insights that correspond with current dialogues in academia and industry.</p> <p>The manuscript is organized, featuring distinct sections for the introduction, methods, findings, and implications. Utilizing tables to distinguish various forms of biases and fairness effectively communicates intricate information. The document is available to both scholarly and industrial audiences. Nonetheless, elucidating certain technical terminology could expand its accessibility to policymakers and non-expert audiences.</p> <p>The study delineated intriguing topics for future research, including AI bias in fraud detection and automation in customer service. Promoting empirical research in these areas could greatly enhance the discipline.</p>	

**PART 2:**

	<b>Reviewer's comment</b>	<b>Author's comment</b> (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<p><b>Are there ethical issues in this manuscript?</b></p>	<p><i>(If yes, Kindly please write down the ethical issues here in details)</i></p>	

**Reviewer Details:**

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