

Review Form 3

Journal Name:	Asian Journal of Economics, Business and Accounting
Manuscript Number:	Ms_AJEBA_129957
Title of the Manuscript:	Ethical and Regulatory Considerations in AI Finance
Type of the Article	

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PART 1: Comments

	Reviewer's comment	Author's Feedback <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 paper presents a timely and relevant examination of the ethical and regulatory challenges posed by the integration of artificial intelligence (AI) in the finance sector. The author effectively identifies critical areas of concern, including bias, regulatory hurdles, and the need for transparency. However, the manuscript would benefit from a more robust theoretical framework, empirical evidence, and a clearer articulation of its contributions to the existing literature.	
Is the title of the article suitable? (If not please suggest an alternative title)	Yes	
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.	The abstract succinctly outlines the paper's objectives and the issues at hand. However, it could be improved by specifying the methodologies employed in the research and providing a brief overview of the findings or conclusions drawn. This would help readers gauge the significance of the work and its contributions to the field. Furthermore, the phrase "equitable financial ecosyste" appears to contain a typographical error; the term should read "ecosystem."	
Is the manuscript scientifically, correct? Please write here.	The paper lacks a clear methodological framework. It is unclear whether the research is based on qualitative analysis, quantitative data, case studies, or a combination thereof. A transparent explanation of the research design, data sources, and analytical techniques employed would significantly enhance the rigor of the study. If the author conducted interviews, surveys, or analyzed existing datasets, this should be explicitly stated.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	Not sufficient	
Is the language/English quality of the article suitable for scholarly communications?	More English verification is suitable	
Optional/General comments	In summary, while the paper addresses a highly relevant and pressing topic, it requires significant revisions to enhance its academic rigor and clarity. A more comprehensive literature review, a clearly articulated methodology, and a deeper exploration of the themes presented would greatly improve the manuscript. I encourage the author to refine these aspects to strengthen the overall contribution to the field of AI ethics and regulation in finance.	

PART 2:

	Reviewer's comment	Author's comment <i>(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)</i>
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	

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