

### Review Form 3

Journal Name:	<a href="#">Asian Journal of Economics, Business and Accounting</a>
Manuscript Number:	Ms_AJEBA_129957
Title of the Manuscript:	Ethical and Regulatory Considerations in AI Finance
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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**Review Form 3**

**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>
<b>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.</b>	The manuscript addresses an important and timely topic: the ethical and regulatory considerations of AI in finance. As the use of AI grows, this topic is extremely pertinent to both the scientific community and the financial sector. The manuscript makes a significant contribution to our understanding of how AI might be ethically incorporated into financial services by examining topics such as bias, transparency, and regulatory constraints. The focus on equity, trust, and cooperation is very strong and crucial for next advancements in AI.	
<b>Is the title of the article suitable? (If not please suggest an alternative title)</b>	Yes, the topic and content of the text are appropriately reflected in the title. Changes are not required.	
<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>	The abstract is written nicely and does a good job at summarizing the main ideas. To provide the reader further background, it could, however, briefly discuss the approach (qualitative research). The comprehensiveness of the abstract would be improved by this addition.	
<b>Is the manuscript scientifically, correct? Please write here.</b>	Yes, the manuscript is logically organized and has strong scientific support. It covers regulatory issues, bias in AI, and the significance of transparency in financial AI systems in great detail. The manuscript is scientifically sound because the arguments are backed up by relevant literature.	
<b>Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.</b>	The references are sufficient and include current and pertinent works. Nonetheless, adding more recent research on explainable AI frameworks (such as those conducted after 2023) could improve the conversation around accountability and transparency.	
<b>Is the language/English quality of the article suitable for scholarly communications?</b>	Yes, the language is appropriate and suitable for scholarly communication. For grammatical accuracy and formatting uniformity, a little proofreading is advised.	
<b>Optional/General</b> comments	The manuscript is interesting and perceptive. With distinct parts addressing bias, regulatory issues, and transparency, it is well-structured. The larger conversation about the moral ramifications of AI in banking incorporates these elements with ease. Adding case studies or real-world examples could increase its applicability.	

**PART 2:**

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

**Reviewer Details:**

Name:	Seaam Bin Masud
Department, University & Country	Wilmington University, United States