

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	

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:

<https://r1.reviewerhub.org/general-editorial-policy/>

Important Policies Regarding Peer Review

Peer review Comments Approval Policy: <https://r1.reviewerhub.org/peer-review-comments-approval-policy/>

Benefits for Reviewers: <https://r1.reviewerhub.org/benefits-for-reviewers>

Review Form 3

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.	This manuscript is significant for the scientific community as it addresses the ethical and regulatory challenges posed by the integration of AI in financial services. By examining bias, transparency, and regulatory frameworks, the paper contributes to a deeper understanding of the ethical implications of AI-driven decision-making in finance. It provides valuable insights into mitigating algorithmic bias, fostering transparency, and enhancing regulatory oversight, all of which are crucial for developing fair and responsible AI applications. Furthermore, the research underscores the importance of collaborative efforts among stakeholders to ensure that AI technologies are used to promote equity and trust in the financial sector.	
Is the title of the article suitable? (If not please suggest an alternative title)	The title can be more specific like: "Navigating Ethics and Regulation: The Role of AI in Modern Financial Services"	
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 of the article is comprehensive and provides a clear overview of the main themes: bias in AI-driven financial decisions, regulatory challenges, and the need for transparency and explainability. However, there are a few suggestions to enhance its clarity and effectiveness: Briefly mention the qualitative approach used in the research to give readers a sense of how the findings were derived. Include a brief mention of key findings or insights to give the reader an idea of the outcomes of the research.	
Is the manuscript scientifically, correct? Please write here.	Based on the provided sections of the manuscript, it appears to be scientifically sound in its discussion of the ethical and regulatory considerations of AI in finance.	
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	The current references are relevant and sufficiently recent, providing a strong foundation for the manuscript.	
Is the language/English quality of the article suitable for scholarly communications?	The language quality of the article is generally suitable for scholarly communications. However, here are some observations and suggestions for improvement: There are minor grammatical issues, such as misplaced commas or phrasing. Careful proofreading can help eliminate these issues.	
Optional/General comments		

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>	

Reviewer Details:

Name:	Smrita Jain
Department, University & Country	Moradabad Institute of Technology, India