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| Journal Name: | [**Asian Journal of Economics, Business and Accounting**](https://journalajeba.com/index.php/AJEBA) |
| Manuscript Number: | **Ms\_AJEBA\_131538** |
| Title of the Manuscript: | **Advancing Financial Inclusion through Digital Innovation: Generative AI Frameworks for Small and Medium Enterprises in the United States** |
| Type of the Article | **Review Article** |

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| PART 1: Comments | | |
|  | Reviewer’s comment **Artificial Intelligence (AI) generated or assisted review comments are strictly prohibited during peer review.** | Author’s Feedback *(Please correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)* |
| **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 holds significant importance for the scientific community as it provides a comprehensive overview of the transformative potential of generative AI in fostering financial inclusion among Small and Medium Enterprises (SMEs) in the United States. The study's systematic literature review approach offers valuable insights into how AI-driven innovations can enhance credit scoring models, improve fraud detection, and provide personalized financial advisory services. By examining the opportunities and challenges associated with generative AI in the financial sector, this research contributes significantly to the ongoing discourse on leveraging digital innovation for SME development and financial inclusion** | Satisfactory |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | **The current title, "Advancing Financial Inclusion through Digital Innovation: Generative AI Frameworks for Small and Medium Enterprises in the United States," is quite informative but also rather long.**  **Here are a few alternative titles:**   1. **Generative AI for SME Financial Inclusion in the US** 2. **AI-Powered Financial Inclusion: A Review of Generative AI for US SMEs** |  |
| 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. | **Yes, the article's abstract is comprehensive, containing the study's objectives, Aim, Study Design, methods, results. and Conclusions results.** | Satisfactory |
| Is the manuscript scientifically, correct? Please write here. | **Yes, the manuscript is scientifically correct. It presents a clear and well-organized review of the relevant literature on generative AI and financial inclusion for SMEs, with a focus on the US context. The study's methodology is appropriate, and the findings are supported by the cited research. The manuscript also acknowledges some limitations and suggests future research directions. While there is room for improvement in terms of providing more specific examples and discussing potential biases, the manuscript overall makes a valuable contribution to the field and is scientifically sound** | Satisfactory |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | **The references in this manuscript are generally sufficient and recent, covering a variety of sources like journal articles, conference papers, and reports. Most references are from the past five years, which is suitable for the evolving field of AI. However, the manuscript could be further strengthened by adding more recent publications specifically focused on generative AI and its applications in finance, references on AI governance and ethics frameworks, and examples of real-world applications** | Satisfactory |
| Is the language/English quality of the article suitable for scholarly communications? | Yes, the language and English quality in the article are suitable for scholarly communication. The writing is clear, concise, and well-organized, with appropriate grammar and vocabulary. The authors have effectively conveyed their research findings and arguments in a professional and academic manner. While there might be minor areas for improvement in terms of sentence structure or word choice, these do not detract from the overall quality of the writing. The manuscript demonstrates a good command of English and adheres to the conventions of scholarly writing. | Satisfactory |
| Optional/General comments |  |  |

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| **PART 2:** | | |
|  | **Reviewer’s comment** | **Author’s comment** *(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)* |
| **Are there ethical issues in this manuscript?** | *(If yes, Kindly please write down the ethical issues here in details)* |  |