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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.** | The manuscript addresses a significant area. Advancing Financial Inclusion through Digital Innovation: Generative AI Frameworks for Small and Medium Enterprises in the United States, in shaping the future of financial systems for Small and Mediums Enterprise. With growing global attention on financial inclusion, transaction efficiency, Artificial Intelligence, the discussion is relevant to policymakers, SMEs, Financial Institutions and researchers.  The exploration of the contemporary implications provides a holistic perspective, contributing to the ongoing discourse on the Development of SMEs and Artificial Intelligence. | Satisfactory |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | The title is a little bit vague. However, assuming the title aligns with the focus on digital currencies and their impact, it may lack straightforwardness.  **Suggested Alternative Title:** “Advancing Financial Inclusion for Small and Medium Enterprises through Generative AI Frameworks in the United States" | The title has been updated |
| 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 is comprehensive, clarity and balance. | Satisfactory |
| Is the manuscript scientifically, correct? Please write here. | The manuscript appears scientifically accurate. | Satisfactory |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | Sufficiency and Recency: | Satisfactory |
| Is the language/English quality of the article suitable for scholarly communications? | The language is generally clear. | Satisfactory |
| Optional/General comments | No ethical issues are apparent from the content provided.  The manuscript includes a competing interests disclaimer, which is adequate and aligns with scholarly standards. | Satisfactory |

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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)* |  |