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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 provides a critical examination of the role of generative AI in enhancing financial inclusion for Small and Medium Enterprises (SMEs) in the United States. It contributes to the scientific community by synthesizing recent advancements in AI-driven credit assessment, fraud detection, and personalized financial advisory services, offering insights into how digital innovation can bridge financial accessibility gaps. | Satisfactory |
| **Is the title of the article suitable?**  **(If not please suggest an alternative title)** | The title is relevant but could be more concise and engaging. | 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 well-structured and provides a clear overview of the study, including its aim, methodology, key findings, and conclusions. | Satisfactory |
| Is the manuscript scientifically, correct? Please write here. | Based on the abstract and content provided earlier, the manuscript appears to be **scientifically correct** in its approach, methodology, and conclusions. | Satisfactory |
| **Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.** | Yes |  |
| Is the language/English quality of the article suitable for scholarly communications? | Based on the previously provided content and structure, the **English quality** of the article is **mostly suitable** for scholarly communication. | 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)* |  |