

Review Form 3

Journal Name:	Journal of Engineering Research and Reports
Manuscript Number:	Ms_JERR_131355
Title of the Manuscript:	The Ethical and Legal Implications of Shadow AI in Sensitive Industries: A Focus on Healthcare, Finance, and Education
Type of the Article	Research Article

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 addresses the growing concerns surrounding the ethical and legal risks of Shadow AI in healthcare, finance, and education. By leveraging quantitative methodologies, including descriptive statistics, ordinal regression, and network analysis, the study presents a data-driven evaluation of AI violations, regulatory gaps, and cybersecurity vulnerabilities. The findings provide a valuable contribution to AI governance, cybersecurity policies, and regulatory compliance frameworks. Given the increasing prevalence of unauthorized AI applications, the study is relevant and timely for policymakers, researchers, and industry stakeholders.	Thanks
Is the title of the article suitable? (If not please suggest an alternative title)	The title effectively conveys the core themes of the manuscript. However, a refined version / catchier title could improve clarity: Shadow AI in Healthcare, Finance, and Education: Unveiling Ethical Risks and Legal Challenges	Noted
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 and effectively outlines the study's objectives, methods, findings, and recommendations. However, the following minor improvements could enhance clarity: Specify the number of data points used in the statistical analysis for better transparency. Explicitly mention the role of regulatory interventions and how they impact Shadow AI risks. Highlight the study's contribution to existing AI governance literature.	Ok
Is the manuscript scientifically, correct? Please write here.	The manuscript is scientifically sound and well-structured. It provides: A clear research problem and objectives. Well-defined methodologies (descriptive statistics, ordinal regression, and network analysis). Relevant case studies illustrating real-world implications of Shadow AI. Regulatory analysis linking AI governance to GDPR, HIPAA, and SEC policies.	Thanks
Are the references sufficient and recent? If you have suggestions of additional references, please mention them in the review form.	I highly recommend to include latest legislations on AI, Data especially, Korean, Japan, EU, America Further, Additional references could further strengthen the discussion on AI governance and regulatory interventions: AI Governance, Regulation, and Legal Frameworks Butt, J. (2024). The General Data Protection Regulation of 2016 (GDPR) Meets its Sibling the Artificial Intelligence Act of 2024: A Power Couple, or a Clash of Titans? Link: https://dj.univ-danubius.ro/index.php/AUDJ/article/view/2788 Butt, J. (2024). Analytical Study of the World's First EU Artificial Intelligence (AI) Act, 2024. Link: https://ijrpr.com/uploads/V5ISSUE3/IJRPR24381.pdf Butt, J. (2024). The Impact of Digitalization (AI) on Administrative Decision-Making Processes and Access to Justice – A Nordic Perspective. Link: https://dj.univ-danubius.ro/index.php/AUDJ/article/view/2712	Noted and added

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	<p>Ethical Considerations, AI Bias, and Due Process</p> <p>Butt, J. (2024). From Bureaucracy to Black Box: Revolutionizing Natural Justice and Due Process in Administrative Law. Link: https://dj.univ-danubius.ro/index.php/AUDA/article/view/3120</p> <p>Butt, J. (2024). Comparative analysis of natural justice principles in EU administrative law and Islamic jurisprudence: A developmental perspective. Link: https://ijdlr.com/wp-content/uploads/2024/04/LIJDLR_PAPER-24-Vol-II-Issue-I.pdf</p>	
Is the language/English quality of the article suitable for scholarly communications?	Yes, but Some technical jargon could be simplified for broader accessibility.	
Optional/General comments	<p>The discussion section could benefit from a comparative analysis of Shadow AI risks across regions (e.g., EU vs. US regulatory approaches).</p> <p>Additional insights on industry resistance to AI compliance would be valuable.</p> <p>Expanding on future research directions could strengthen the manuscript's impact</p> <p>The manuscript is highly valuable and requires only minor refinements in abstract clarity, additional references should highly recommended, and expansion of comparative regulatory insights.</p>	Noted

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)	