

REVIEWER'S REPORT

Manuscript No.: IJAR- 53531

Date: 24-08-2025

Title: The Role of Artificial Intelligence in Enhancing Digital Entrepreneurship: A Proposed Model for Developing Business Organizations Management - Private Banks in Baghdad

Recommendation:

Accept as it is

Accept after minor revision ...✓.....

Accept after major revision.....

Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality		✓		
Clarity		✓		
Significance		✓		

Reviewer Name: **Sudhanshu Sekhar Tripathy**

Date: 24-08-2025

Reviewer's Comment for Publication.

(To be published with the manuscript in the journal)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewer's name.

Reviewer's Comment for Publication

The manuscript examines how Artificial Intelligence (AI) enhances digital entrepreneurship in private banks in Baghdad. The study is timely, well-motivated, and offers both academic and practical value. The proposed model connecting AI dimensions (machine learning, recommender systems, predictive analytics, and robotic process automation) with digital entrepreneurship outcomes is clearly presented and supported by survey-based evidence. Only **minor revisions** are required to improve clarity, reporting, and presentation.

Detailed Reviewer's Report

Recommendation: **Accept after Minor revision.**

Comments & Suggestions for Improvement

1. Scope & Relevance:

- The research question is highly relevant, linking AI with entrepreneurship in the banking sector.

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- The focus on the Iraqi banking context provides originality and practical importance.

2. Structure & Technical Presentation:

- The manuscript is generally well-structured and easy to follow.
- A **model/flowchart** summarizing the hypothesized relationships should be added to improve readability.
- Tables should be slightly refined (titles, consistent terminology, e.g., replace “symbol” with “sample”).

3. Experimental / Methodological Details:

- The methodology is appropriate and clearly explained.
- Clarify the description of the sampling approach (currently written as “purposive random sample,” which should be simplified to the correct term).
- Report reliability/validity values more explicitly (Cronbach’s α , CR, AVE). These may already be computed, but should be clearly presented in the results section.

4. References & Citations:

- References are relevant and sufficient, but a few recent works (2023–2025) on AI in banking and digital entrepreneurship may be added to strengthen the paper.
- Ensure all citations are consistently formatted.

5. Language & Style:

- The paper is written in clear English with only minor grammatical errors.
- Redundancies in some sections can be reduced to improve conciseness.

6. Key Strengths:

- Strong conceptual foundation linking AI adoption with entrepreneurship outcomes.
- Practical contribution by analyzing private banks in Baghdad, which are rarely studied.
- Empirical data collected from managers enhances reliability.

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7. Major Weaknesses / Areas for Improvement:

- Add a **conceptual model/flowchart** illustrating AI dimensions and their impact on digital entrepreneurship.
- Clarify the sampling terminology for precision.
- Present measurement validity/reliability results in a more detailed table.
- Slightly polish language and tables for better readability.

Final Feedback to Author

This paper addresses an important and timely issue, combining AI adoption with entrepreneurship in the financial sector. With **minor** refinements—particularly adding a **model flowchart**, clarifying methodological terms, and slightly improving tables and language—the paper will be ready for publication.