REVIEWER'S REPORT

Manuscript No.: IJAR 54077

Title: IMPACT OF UTILIZING AI PERSONAL FINANCIAL TOOLS ON FINANCIAL WELL-BEING: INTEGRATION OF UTAUT AND THE EXPECTATION-CONFIRMATION MODEL

Recommendation:

<mark>Accept as it is ....Yes</mark>
Accept after minor revision.................
Accept after major revision ....
Do not accept (*Reasons below*) ....

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

Reviewer Name: Dr Sapna Dadwal   **Date:** 27/09/2025

Detailed Reviewer's Report

This paper gives an insightful analysis of how Artificial Intelligence (AI) personal financial tools can improve the financial well-being of women entrepreneurs running small and medium enterprises (SMEs). The study is strong because it uses a solid theoretical base by combining the Unified Theory of Acceptance and Use of Technology (UTAUT) with the Expectation-Confirmation Model (ECM). This integration helps to explain both the first-time adoption of AI tools and the long-term intention to keep using them. The paper carefully examines important factors such as performance expectancy, effort expectancy, social influence, and facilitating conditions, along with user satisfaction and expectations. This makes the research both practical and comprehensive. The findings clearly show that AI-driven financial solutions empower women entrepreneurs by supporting better savings, investment decisions, and risk management. At the same time, the study does not ignore barriers such as technological, economic, and institutional challenges, making the analysis balanced and realistic. This paper has strong value for multiple groups. Policymakers can use the insights to improve digital financial inclusion, technology developers can design user-friendly tools, and financial institutions can better serve women-led SMEs. Overall, this is a well-written, timely, and impactful study that contributes both academically and practically.