

REVIEWER'S REPORT

Manuscript No.: IJAR-59269

Title: Corporate Debt Optimization through Predictive Financial Analytics: Evidence and Strategic Implications for Saudi Arabia.

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 Id: JPR-368

Reviewer's Comment for Publication.

The manuscript presents a relevant and well-structured conceptual framework for corporate debt optimization through predictive financial analytics in the Saudi Arabian context. It effectively integrates capital-structure theory, machine learning, credit-risk prediction, debt-structure analysis, stress testing, explainability, and governance. The discussion of Saudi financial-sector developments under Vision 2030 adds practical relevance. However, minor revisions are recommended to improve the manuscript. The review methodology should be described more systematically, including clearer details on the literature-search and study-selection process. The evidence supporting some Saudi-specific statements and cited studies should be checked for consistency and completeness. The proposed framework would also benefit from clearer explanation of how the optimization weights, constraints, and performance measures would be empirically validated. Tables and figures should be carefully checked for formatting, duplication, and consistency. With these minor improvements, the manuscript can be considered suitable for publication.