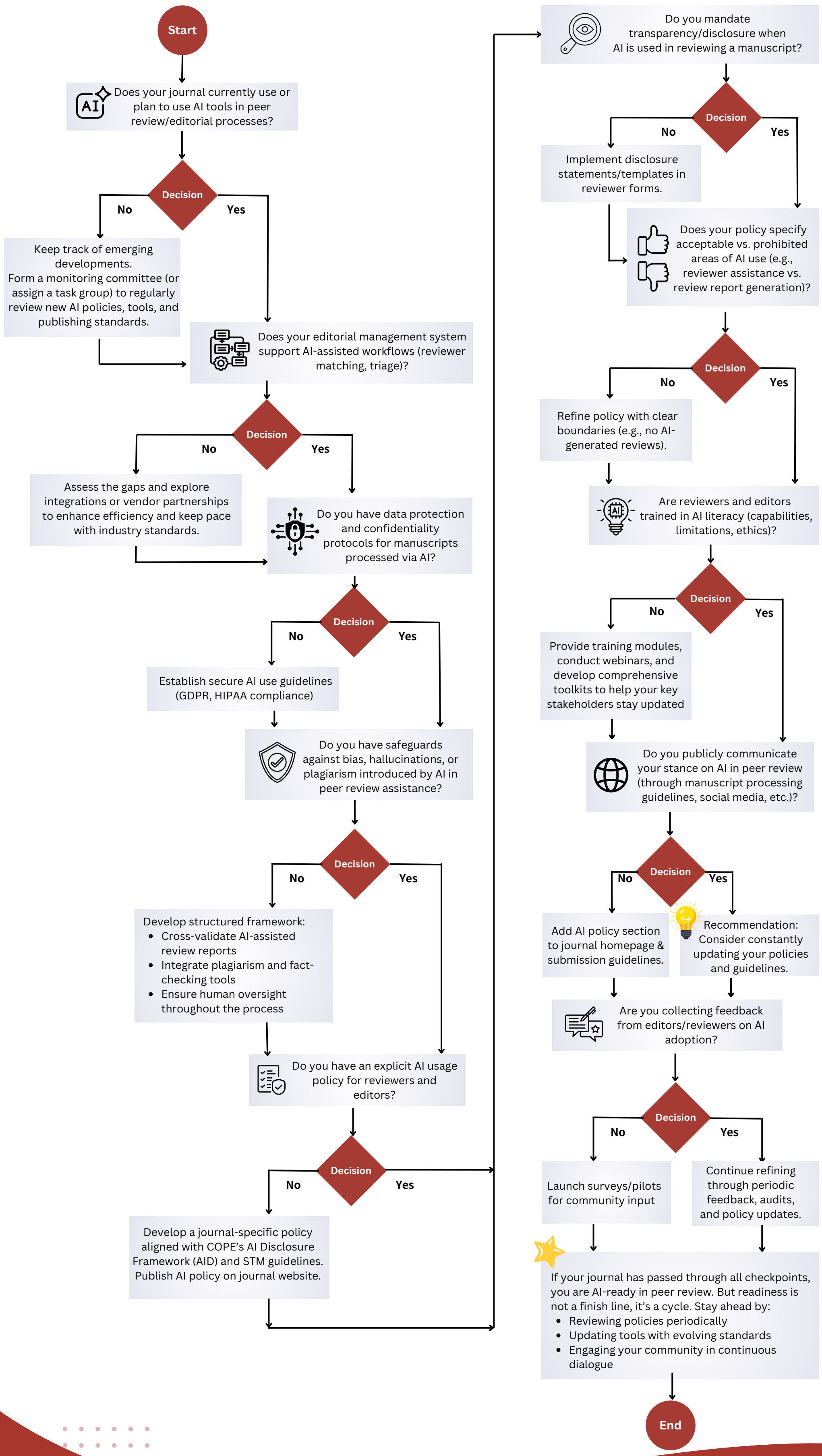AI Readiness in Peer Review: A Decision Tree for Journals