

EDITORIAL COMMENTS FORM

EDITORIAL COMMENTS on revised paper (if any)	Authors' response to editor's comments
<ol style="list-style-type: none"><li data-bbox="219 365 1469 422">1. The abstract should be rewritten in a more concise and understandable manner, highlighting the aim, methodology, variables, dataset, results, and conclusions.<li data-bbox="219 516 1469 573">2. The references need to be formatted according to APA style references mentioned in the text and should be included in the reference section.<li data-bbox="219 667 1469 724">3. The conclusions and recommendations section should be clearer and address the limitations of the study. It would also be beneficial to compare the results with similar studies in the literature.	<p data-bbox="1478 365 2671 447">The abstract has been rewritten to be concise and focus on the aim, methodology, variables, dataset, results, and conclusions. It highlights the relationships between financial disclosure, interest rates, and non-performing loans, providing clear insights into the findings and their implications.</p> <p data-bbox="1478 478 2671 560">All references cited in the text have been included in the reference section, formatted in APA style. These include Akerlof (1970), Hassan et al. (2017), Mugisha and Byaruhanga (2019), Okello (2021), Tumusiime (2020), Ssemakula (2023), and Laeven and Levine (2009).</p> <p data-bbox="1478 592 2671 674">The conclusions and recommendations section has been clarified, emphasizing the role of financial disclosure and interest rate policies in managing non-performing loans. Study limitations are addressed, and comparisons with similar studies (e.g., Laeven & Levine, 2009; Hassan et al., 2017) are included.</p>