



Paper: “The Impact of Corporate Financial Disclosure Quality on Banks’ Loan Risk Assessment: A Case Study of Uzbekistan”

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Peer review:

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University of Wah, Pakistan

Reviewer 2: Muji Astuti Rejosumarto
Sabahattin Zaim University, Turkey

Reviewer 3: Blinded

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Questions	Rating Result [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	3
The title is clear and relevant to the study conducted.	
2. The abstract presents objects, methods, and results.	2
1-Abstract needs to be comprehensive and well structured, highlighting the importance of topic, novelty and discussing the findings. 2-The abstract lacks clarity in linking the results of the study with the implications of the research, defining how that study will be useful for practitioners 3- There s no detail provided for the time period, methodology employed to conduct the research.	

4-There is no need to provide references in the abstract.	
5- Rephrase the paragraph “In addition, the transition to digitalization of the banking sector, as Khamdamov et al. (2024) write, presents new prospects of increasing the effectiveness of credit decisions, which may lead to the elimination of the use of unreliable financial information.”	
It could be rephrased like” according to Khamdamov et al. (2024), the transition to digitalization of the banking sector presents new prospects of increasing the effectiveness of credit decisions, which may lead to the elimination of the use of unreliable financial information.”	
6- The introduction section should comprise of introducing the importance of research area, problem and contribution to be addressed in a novel manner, highlighting research objectives and then presenting results briefly.	
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1-The manuscript can be checked for sentence structure in present form.	
2- Conclusion section should be crisp and understandable. This section should highlight the importance of novel idea to be presented and contribution of your research article. A brief note on the findings of the study should be linked with the implications of the study.	
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1-There is no mathematical model support provided to draw the results.	
2-There is no econometric equation provided to run the regression. Basic ANOVA / description tables are missing.	
3- models/methods should be drawn instead of pasting pictures from the web.	
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Accepted, minor revision needed	
Return for major revision and resubmission	
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Reviewer Name: Muji Astuti Rejosumarto, Ph.D.	
University/Country: Sabahattin Zaim University/Turkiye	
Date Manuscript Received: October, 16, 2025	Date Review Report Submitted: October, 23, 2025
Manuscript Title: The Impact of Corporate Financial Disclosure Quality on Banks' Loan Risk Assessment: A Case Study of Uzbekistan	
ESJ Manuscript Number: 41.10.2025	
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Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a thorough explanation for each point rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	4
The title is appropriately connected to the material that is presented in the paper, and it effectively conveys the whole of the explanation offered. The author, on the other hand, ought to provide both the institution and the email address appropriately.	
2. The abstract presents objects, methods, and results.	3
The abstract is very lengthy and should be condensed into a single paragraph. The study's context and purpose are well articulated. The method is not consistently referenced. The outcome must be articulated clearly as outlined in the discussion section. The references might	

be omitted from the abstract. The keywords include between three and five concepts most pertinent to the abstract's content.	
3. There are a few grammatical errors and spelling mistakes in this article.	3.5
The grammar and spelling are generally satisfactory, yet several sections seem ambiguous. As this work is set for publication, it is advisable for the author utilize a paraphrasing tool to enhance the general excellence of the text. This paper will be presented in an effective and well-articulated manner.	
4. The study methods are explained clearly.	3
The explanation of the method is lengthy but remains perplexing. Is it accurate that this research employs both quantitative and qualitative methodologies due to its utilization of some sort table? The volume of data, the selection of tools, and the processing technique leading to the results should be succinctly outlined.	
5. The results are clear and do not contain errors.	4
The outcome pertains to both the research question and the purpose of the study. The organization of data to address such inquiries will provide more robust evidence appropriately. Interviews and secondary sources will work together to provide context for each explanation.	
6. The conclusions or summary are accurate and supported by the content.	3.5
Condense the conclusion to emphasize the key points from the discussion, eliminating any repetitive explanations from both parts. In addition with other suggestions, delineate the limitations of this research to illustrate the challenges encountered throughout the investigation.	
7. The references are comprehensive and appropriate.	4
The references seem to be associated with the literature derived from prior research. Tables and figures have to cite relevant sources. The attachment is unnecessary since it pertains to the same version discussed by those involved.	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revision needed	X
Return for major revision and resubmission	
Reject	

Comments and Suggestions to the Author(s):

This paper requires revision for conciseness and proper formatting. Consider the fonts, alignment, spacing, page limits, and other relevant factors. Figures and tables must be presented in an appropriate format. The abstract requires revision into a single paragraph that includes three to five keywords. The methodology requires correction to ensure it incorporates both qualitative and quantitative approaches as specified. This section aims to succinctly outline the methodology, data, variables, samples, and other relevant aspects. The conclusion should be more concise, and the limitations should be placed alongside further recommendations.