

## Special Issue

# Earnings Management and Loan Contracts

### Message from the Guest Editor

Earnings play a critical role in debt contracting, both in helping lenders screen potential borrowers, and allowing lenders to monitor debt contracts to assess borrower performance and compliance with contractual terms. The aim of this issue is to explore the multiple roles of earnings in the debt contracting process and how borrower reporting incentives related to debt affect contract outcomes. We welcome submissions focused on earnings management and debt contracting, for example the role of accounting discretion in the screening and monitoring of borrowers; how earnings smoothing affect debt contract outcomes; how changes in accounting standards and regulation has affected earnings management incentives related to debt; and how emergence of alternative information sources has affected earnings management; and any other related topic. We welcome empirical or theoretical submissions, and encourage novel data sources and methods.

---

### Guest Editor

Dr. Peter Demerjian

School of Accountancy, J. Mack Robinson College of Business, Georgia State University, Atlanta, GA 30303, USA

---

### Deadline for manuscript submissions

closed (30 November 2025)



## Journal of Risk and Financial Management

---

an Open Access Journal  
by MDPI

---

CiteScore 5.0



[mdpi.com/si/190651](https://mdpi.com/si/190651)

*Journal of Risk and Financial Management*  
Editorial Office  
MDPI, Grosspeteranlage 5  
4052 Basel, Switzerland  
Tel: +41 61 683 77 34  
[jrfm@mdpi.com](mailto:jrfm@mdpi.com)

[mdpi.com/journal/](https://mdpi.com/journal/)

[jrfm](https://jrfm)





# Journal of Risk and Financial Management

---

an Open Access Journal  
by MDPI

---

CiteScore 5.0



[mdpi.com/journal/  
jrfm](https://mdpi.com/journal/jrfm)



## About the Journal

### Message from the Editor-in-Chief

Researchers are most welcome to contribute original research articles or comprehensive review papers for consideration and publication in *Journal of Risk and Financial Management (JRFM)*, an on-line, open access journal. *JRFM* adheres to rigorous peer-review as well as editorial processes, and publishes high quality manuscripts that address theoretical, practical and empirical issues in analysing real life financial data. The goal of *JRFM* is to enable rapid dissemination of high impact research to the scientific community.

---

### Editor-in-Chief

Prof. Dr. Thanasis Stengos

Department of Economics and Finance, University of Guelph, Guelph,  
ON N1G 2W1, Canada

---

### Author Benefits

#### Open Access:

free for readers, with article processing charges (APC) paid by authors or their institutions.

#### High Visibility:

indexed within Scopus, EconBiz, EconLit, RePEc, and other databases.

#### Journal Rank:

CiteScore - Q1 (Business, Management and Accounting (miscellaneous))