Peer Review

Review of: "An Empirical Analysis of Loan Repayment Behavior and Default Rates on Digital Lending Platforms: Evidence from an Emerging Market"

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The research topic is very interesting, and the author has provided a clear background and research gap regarding the urgency of the research. My input is related to the amount of data, where quite a lot of data was eliminated, from 283 respondents to 161 respondents. As much as 43% of the data was unused. This needs to be considered: was there no initial test or pilot test before distributing the questionnaire? The development of a questionnaire instrument for similar research may need to be reviewed for future research.

The discussion needs to be supported by adequate references; the explanation here has not been cited. The results can be linked to implications in Kenya and suggestions for future policies from the stakeholder side.

Future research related to loan repayment can be built from the psychological and behavioral elements of borrowers: what factors drive behavior and intention to repay loans. The theory of planned behavior can support this phenomenon.

Declarations

Potential competing interests: No potential competing interests to declare.