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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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In this paper, the authors analyse loan repayment behaviour on digital lending platforms. The topic is interesting, and the authors build the motivation well, as well as the background of the topic. There is also high interest among practitioners in analysing loan repayments and defaults.

However, I believe that the research instrument does not fit the purpose of this research. Analysing default rates through a small-scale survey with a sample of 161 responses is misleading. Default estimates are to be drawn based on a large sample of loan book data.

The sampling method of convenience sampling is also inadequate in the case of this research. It will lead to biases in the research results that would make the findings unfeasible.

I suggest that the authors concentrate on other issues that could be resolved through a survey as a research instrument, like the behaviour of borrowers, personal views, and intentions. On top of that, the authors can use the findings of their survey to support existing findings related to borrower behaviour.

Declarations

Potential competing interests: No potential competing interests to declare.

doi.org/10.32388/40GODH