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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"

Carlos Madeira[1]

1. Bank for International Settlements, Basel, Switzerland

I believe that this work is interesting, especially as information on emerging markets and developing economies is lacking in economics journals. I would suggest citing other works from other developing countries outside of Kenya on digital finance and surveys on bank versus non-bank lending.

For instance, you can mention these works on the role of digital finance in emerging markets and the role of the informal economy.

https://doi.org/10.1016/j.jbankfin.2022.106742

Digital payments, informality and economic growth

You can also mention the use of survey data to study access to bank versus non-bank loans in other developing economies, the role of education and labor markets in this choice, and the different factors influencing non-repayment outcomes:

https://doi.org/10.1057/s41261-024-00250-1

https://doi.org/10.1186/s40854-023-00458-6

Declarations

Potential competing interests: No potential competing interests to declare.