3 February 2025 ·

Qeios

Peer Review

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

Ihtiyor Bobojonov[1]

1. Leibniz Institute of Agricultural Development in Transition Economies, Halle, Germany

Overall, the topic of the study is both interesting and important. I have two main comments. First, the study relies on data from non-random sampling. Many researchers may be skeptical about applying econometric methodologies that are typically used for analyzing data from random samples. Therefore, it is important to acknowledge this limitation and provide some explanation.

Second, the study could benefit from deriving empirical recommendations. For instance, if the findings indicate that older individuals struggle to repay their debts, what measures should be taken to address this issue?

Declarations

Potential competing interests: No potential competing interests to declare.

 doi.org/10.32388/R9N4OE