



## Borrowers' Behavior in Financial Decision-Making

Guest Editors:

**Dr. Domicián Máté**

1. Engineering Management and  
Entrepreneurship Department,  
Faculty of Engineering, University  
of Debrecen, 4032 Debrecen,  
Hungary

2. College of Business and  
Economics, University of  
Johannesburg, Johannesburg  
2006, South Africa

**Prof. Dr. Maria Fekete-Farkas**

Institute of Economic Sciences,  
Hungarian University of  
Agricultural and Life Sciences, H-  
2100 Gödöllő, Hungary

Deadline for manuscript  
submissions:

**31 December 2024**

### Message from the Guest Editors

This Special Issue delves into the intricate dimensions of borrowers' behavior that impact financial decision making. Topics of interest for publication include, but are not limited to:

- Analyzing cognitive biases influencing how individuals utilize loans and behavioral patterns affecting borrowing choices.
- Exploring the psychological determinants affecting how borrowers perceive and navigate financial risks.
- Investigating the role of socio-economic factors in shaping borrowers' repayment behavior.
- Assessing the influence of financial literacy on borrowers' decision making regarding loans.
- Examining the impact of cultural and contextual variables on borrowers' attitudes towards credit.
- Exploring the dynamics of borrowing within households and its implications on financial decision making.
- Investigating how individual personalities influence perceptions and decisions related to credit.

Contributors are encouraged to provide insights, empirical studies, and theoretical frameworks to enhance our understanding of the multifaceted aspects of borrowers' behavior.





an Open Access Journal by MDPI

## Editor-in-Chief

**Prof. Dr. Thanasis Stengos**

Department of Economics and  
Finance, University of Guelph,  
Guelph, ON N1G2W1, Canada

## 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.

## 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 - Q2 (*Business, Management and Accounting (miscellaneous)*)

## Contact Us

---

*Journal of Risk and Financial  
Management* Editorial Office  
MDPI, St. Alban-Anlage 66  
4052 Basel, Switzerland

Tel: +41 61 683 77 34  
[www.mdpi.com](http://www.mdpi.com)

[mdpi.com/journal/jrfm](http://mdpi.com/journal/jrfm)  
[jrfm@mdpi.com](mailto:jrfm@mdpi.com)  
[X@JRFM\\_MDPI](#)