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**Report on the Competition Authority of  
Kenya Digital Credit Market Inquiry**



Competition Authority of Kenya and Innovations for Poverty Action

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# Competition Authority of Kenya Digital Credit Market Inquiry

The expansion of digital credit in recent years creates an urgent need to monitor the digital credit market to develop policies to improve product suitability and responsible lending. In Kenya, this expansion over the past five years has increased access to credit but also led to new consumer risks. The Competition Authority of Kenya (CAK) and IPA audited loan data from Kenya's leading digital credit providers to inform the development of consumer protection policy strategies for the tens of millions of Kenyans who use digital credit products.

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