

Retraction

Retracted: How Does the Urgency of Borrowing in Text Messages Affect Loan Defaults? Evidence from P2P Loans in China

Security and Communication Networks

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This article has been retracted by Hindawi, as publisher, following an investigation undertaken by the publisher [1]. This investigation has uncovered evidence of systematic manipulation of the publication and peer-review process. We cannot, therefore, vouch for the reliability or integrity of this article.

Please note that this notice is intended solely to alert readers that the peer-review process of this article has been compromised.

Wiley and Hindawi regret that the usual quality checks did not identify these issues before publication and have since put additional measures in place to safeguard research integrity.

We wish to credit our Research Integrity and Research Publishing teams and anonymous and named external researchers and research integrity experts for contributing to this investigation.

The corresponding author, as the representative of all authors, has been given the opportunity to register their agreement or disagreement to this retraction. We have kept a record of any response received.

References

- [1] H. Liu, M. Yuan, and M. Zhou, "How Does the Urgency of Borrowing in Text Messages Affect Loan Defaults? Evidence from P2P Loans in China," *Security and Communication Networks*, vol. 2021, Article ID 4060676, 13 pages, 2021.