My research is in empirical corporate and household finance, with a focus on how technology reduces financial market frictions faced by firms and households in emerging markets. My papers use a combination of confidential administrative data from financial regulators, central banks, commercial banks, and national statistical institutes, and survey data collected by government agencies or that I’ve collected myself. Some of my papers use randomized controlled trials (RCTs), while others exploit natural experiments for identification. A few of the research questions I’ve explored are whether coordination failures constrain financial technology adoption by both households and small retail firms, how technology can lead consumers to increase their trust in banks and their savings, why small firms fail to adopt profitable opportunities, and how perceptions about price dispersion affect search and interest rates in consumer credit markets.