AN EVALUATION OF THE CREDIT RISK MANAGEMENT OF THE FINANCIAL INSTITUTIONS

Dr.M.Sangeetha, Head & Assistant Professor in Commerce,

Shri Shankarlal Sundarbai Shasun Jain College for Women, Chennai.

Sangeethamohanraj.m@gmail.com, 9952814918

Abstract

Background/Objectives: CRM evolution is justified the idea on the implications of the financial industries where all of the information's are properly impact. In order to the financial criteria is defined on this study as much as possible.

Material and methods: Survey analysis is properly determined in the primary qualitative methods with the 55 responses.

Significance of the study: The significance of the study on the evolution on the growth of a better data in the fundamental aspect based.

Findings: The result findings symbolize the various knowledge of the CRM in the improvement of the financial sector.

Conclusion: There is the improvement process in the CRM in the financial industries as much as possible. All of the impact is determined in the growth of this paper.

Keywords: business analytics, economic perception, risk management

1. Introduction

In this study, there are fundamentally illustrated assumptions of credit risk management (CRM) in the growth of financial organizations. There is a critical analysis of the importance of understanding the evaluations in the financial industry. Fundamentally, it is the practice of the losses that mitigate costs based on the bank's adequacy in the maintenance of the Bank's capital as well as the development of the loan structure for providing a better circumstance as much as possible. Traditionally, it is the risk on the lender where the principle on the institutions properly impacts the growth of the financial institutions in an appropriate way. This study provides the objects as well as the research questions to improve the further report correctly.

2. Research aim and objectives

RO1: To analyze the importance of credit risk management in the financial institution

RO2: To evaluate the performance in the environment of the financial industry based on CRM circumstance

RO3: To analyze the efficiency of the organizational aspects of the financial industry based on the development of CRM

The research questions are fundamentally properly illustrated the proper information based on evaluate the performance of the CRM. There are some researches questions which are properly based on the research objectives are mentioned below:

RQ1: What is the risk in the financial management to develop the circumstance of the CRM policies?

RQ2: What is the financial object which is justified the proper evaluation of the CRM?

RQ3: How the management in the organizations are developed their working performance on the evaluation of CRM?

3. Significance of the study

In this study, there are properly illustrated the performance of CRM in financial organizations. There is the proper impact on the growth of the various variables on the maintenance of the subjects which is developed in the financial industry. As per the critical analysis of Ainia & Lutfi (2019), the information provides proper knowledge based on the CRM policies to the impact of the crucial information on the understand of the growth of a better management. Hence, the organization on utilization of CRM is in the improvement of the financial organizations on the maintaining a better aspect in an appropriate way. There is a gradual improvement in the impact of the industrial point of view to understand the information on the development of financial organizations. All of the essential analyses which are the impact on the industrial aspects are properly signified as the importance of this study paper. Furthermore, the impact is defined as the critical analysis of the evaluation of risk management which properly impacts the financial industries.

4. Literature review

4.1: Importance of the CRM policies to evaluate the financial industry

CRM has defined the management of financial growth which is defining the organizational aspects as much as possible. There are some ethical portions that are defined on the fundamental circumstance to determine the performance of the financial management. As stated by Allevi *et al.* (2019), management is evaluating the CRM in the growth of better aspects which properly impacts the financial working performance. In order to the growth defined the information on the definition of a proper working culture is as soon as possible. There is the development of the financial industries which is defined as the impact of CRM policies on the performance of the management working policies. In addition, the organizational criteria evaluate the performance of the various variables which is justified the assumption of the growth of financial industries.
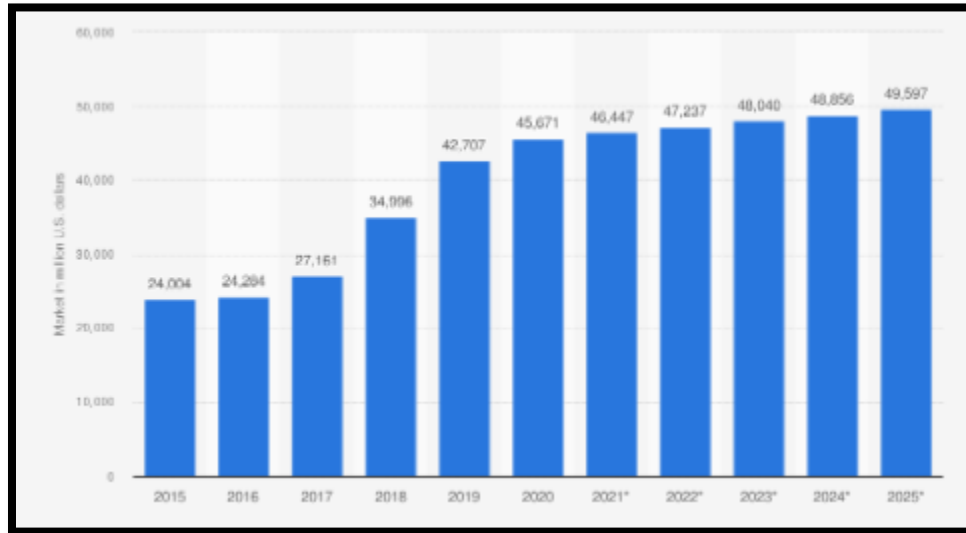
Figure 4.1: CRM policies to evaluate the financial industry
(Source: Influenced by Allevi et al. 2019)

Organizational aspects are determined by the financial criteria which are aspects of the ethical performance on the growth of management working performance based on the CRM policies. Fundamentally the impact is defined by the proper knowledge of the impact of various variables which is defined by the financial industry performance. On the other hand, as per the critical analysis of Anadu et al. (2019), the importance of the circumstance on the development of the working aspects is defined in the CRM policies as much as possible. In order to organizational aspects are defined the fundamental activities which are defined as the various objects in the financial growth. There is the development of various variables on the impact of the CRM policies appropriately.

4.2: Impact of the CRM in the growth of financial management appropriately

The growth of financial industries is defined as the growth of a proper diagram on the management aspects which is the growth of the CRM policies. There is a circumstance which is defined the aspects in the working management prospectus as on the fundamental overview. As per the critical analysis of Ben-David *et al.* (2021), the information justified the situations on the fundamental aspects which determined the response matrix as much as possible. There is a development texture in the growth of evaluating the prospectus for growth of the organizational aspects. In addition, the responsible criteria where are all of the crucial understanding is proper information of CRM management. Therefore, the crucial implications are determined by the global aspects which are properly impacted by the fundamental aspects of the CRM policies. The circumstance is defined as the risk management growth where all of the different variables are informative analyses on the subsidy of the verified idea. Therefore, the management aspects are determined as the fundamental objects of the growth of financial management.
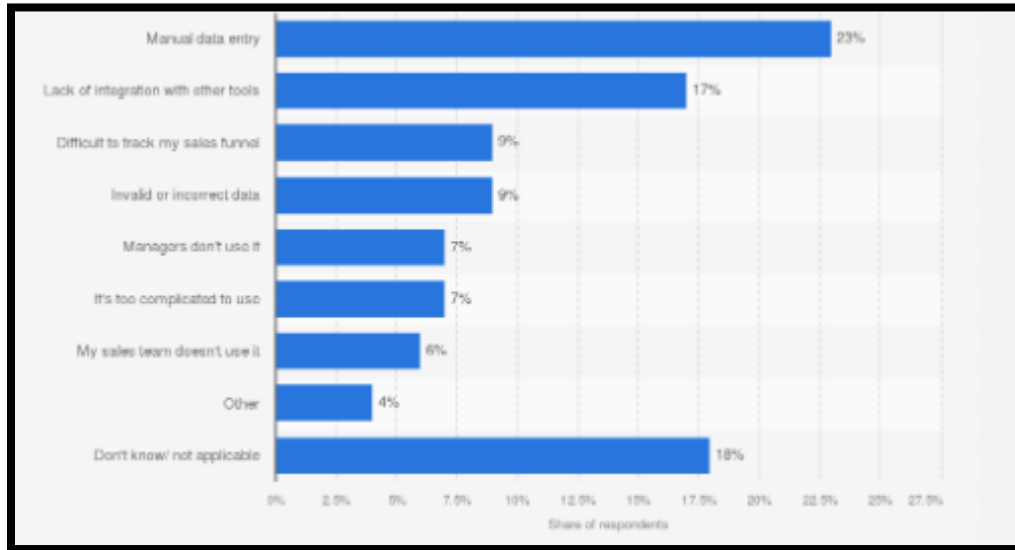
Figure 4.2: Impact of the CRM on the growth of financial management
(Source: Influenced by Döttling & Kim 2020)

The implications of financial management are determined by the aspects of manage mental aspects on the circumstance of the informative analysis as on the CRM policies. There is the development of the organizational aspects which is properly impacting the growth of management aspects where all of the sophisticated ideas are properly evaluated. The assumption justified the growth of the module on the circumstance of a better responsible prospectus justified the various implication. On the other hand, as per the critical analysis of Döttling & Kim (2020), maintaining management the impact the rationale perspective of the growth of financial illustrates where all of the evolutionary processes are properly defined. In order to the financial impact to be determined the fundamental objects which are defined as the basic growth on the implications of the various implications as on development texture the evaluation of the CRM policies. There is the development of the functional approach which is totally evaluated the informative criteria based on the fundamental perspective.

4.3: Analysis of the working management on the growth of financial industries based on CRM

Analysis of the financial aspects are taken into considerations which understand the process where the departmental circumstance is the impact on the growth of the fundamental objects which is determined the objects as on the growth of ethical portions. There is the defined analysis which is justified the assumptions on the development of the variables of the CRM. the development is defined as the analysis of the working management with the initialization of the impact on the fundamental aspects where all of the various variables are approximately implicated. As per the critical analysis of Galagedera *et al.* (2019), management is defined the logistic assumptions which are properly on the organizational properties of the financial organizations. In order to the management is defined the proper modifications for the growth of

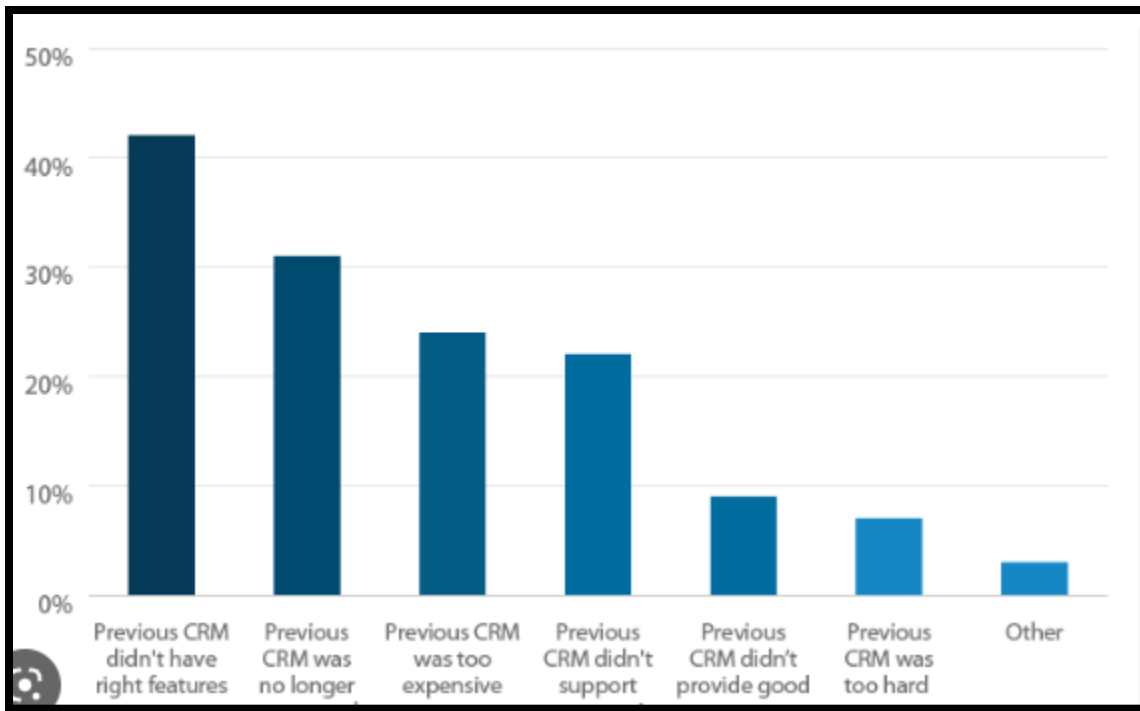better implications of the dimensional properties where all of the demographical analyses are defined.

Figure 4.3: W**orking management on the growth of financial industries based on CRM**
(Source: Influenced by Galagedera et al. 2019)

In order to the basic assumptions is defined the fundamental criteria where all of the various variables are defined on the growth of functional properties on the evaluation of the financial circumstance. There are CRM policies that are determined the respective accommodations on the development of the financial industries which properly signified the properties as much as possible. On the other hand, as per the critical analysis of Griffith et al. (2019), the financial implications have defined the growth of fundamental criteria which are determined by the organizational properties in the financial growth. There is the development of the impact of the various varieties of financial management on the impact of CRM. Furthermore, the implications are defined as the respective determinations on the growth of better possibilities on the financial management purpose in an appropriate way.

4.4 Literature Gap

In this research, there is the utility of the CRM applications where is the development of a better possibility of the circumstance of this literature. The implications of this policy have justified the assumptions of the principle of management where the crucial growth of better aspects is properly implicated. As per the critical analysis of Hilorme et al. (2021), the financial industries are defined the actual implications on the growth of the CRM policies where the fundamental approach is properly identified. There is growth in the implication of the fundamental aspects of better implications of risk analysis which is defined as the financial

management purpose. In order to the financial criteria is allows impacting the obstacle which is defined in this research as much as possible.

4.5 Theory

CRM Behavior Theory

The development of financial management is defined as the responsible idea which is determined by the impact of the management aspects. There are the basic assumptions that are properly impacted by the method whereas the circumstance idea properly impacts the use of this principle (Kou et al. 2019). All of the subjects which are appropriately impact the growth of better aspects are defined by the functional approach. In order to the implications of financial management to be identified the growth of assumptions is totally organized on the behavior which is organized on the functional approach to the various variables' purpose. This principle has defined the modifications where the development procedure is defined as the actual idea where all of the assumptions are properly impacted for the financial management purpose.

Figure 4.5: CRM Behavior Theory
(Source: Influenced by Kou *et al.* 2019)

This principle has defined the modifications where the development procedure is defined as the actual idea where all of the assumptions are pro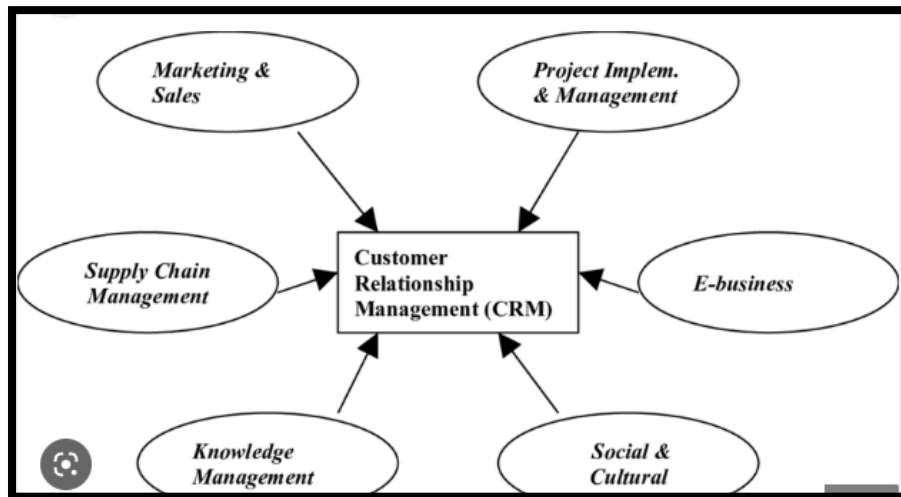perly impacted for the financial management purpose. There is the development process where the implication of the principle is defined as the growth of financial management appropriately.

4.6 Conceptual Framework

| EVALUATION OF THE CREDIT RISK MANAGEMEN |

| Importance of the CRM policies to evaluate the financial industry | Impact of the CRM in the growth of financial management | Working management on the growth of financial industries based on CRM | Analysis of the working management on the growth of financial industries |

| CRM Behavior Theory |

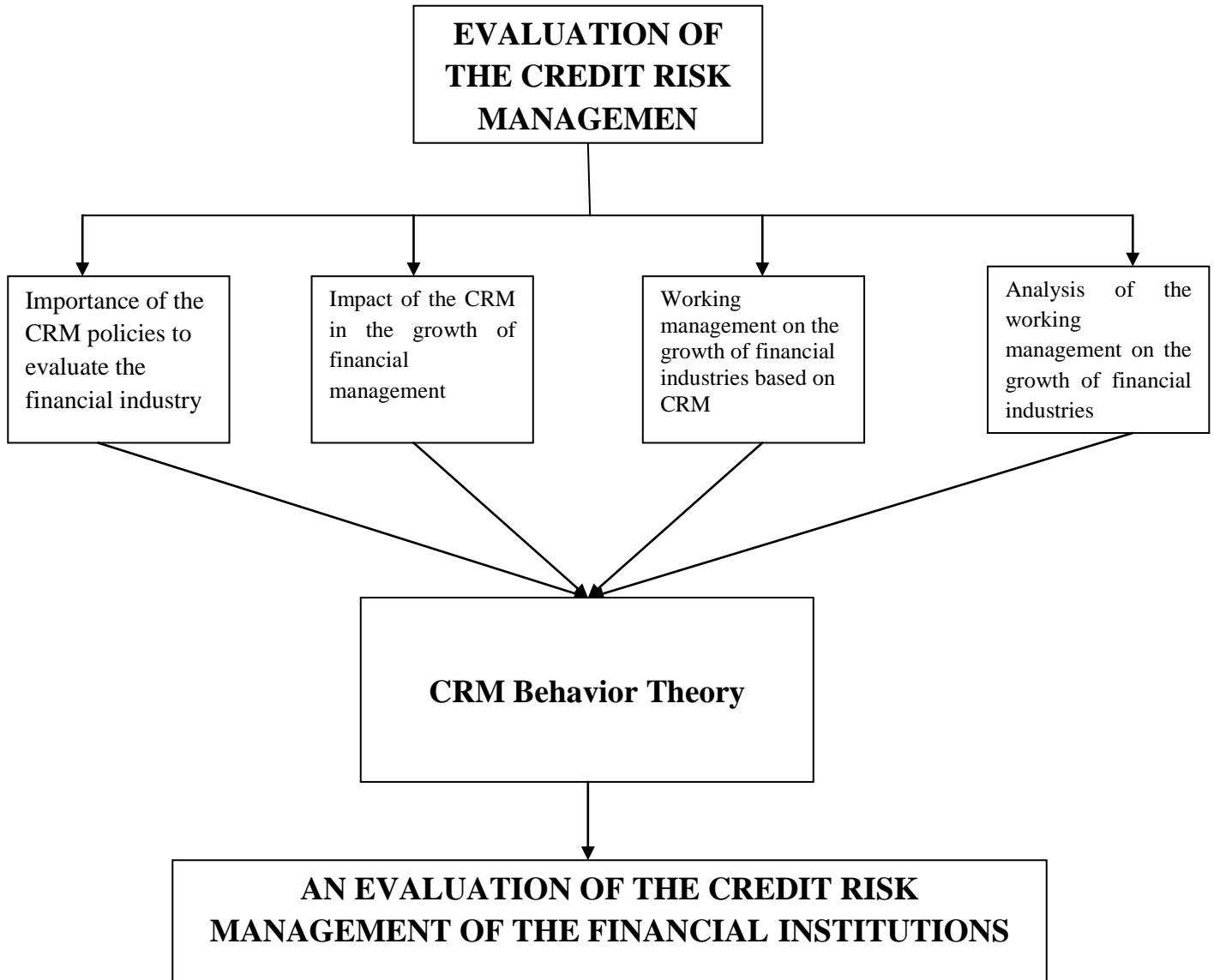| AN EVALUATION OF THE CREDIT RISK MANAGEMENT OF THE FINANCIAL INSTITUTIONS |

Figure 4.6: Conceptual Framework

5. Hypothesis

This study properly identified the basic assumptions on where the relations of the CRM, as well as the financial management, are properly evaluated. The hypothesis is properly evaluated on the basis of the object of this research paper mentioned below:

H1: There is a positive relationship as defined in the CRM policies and the financial industries appropriately

H0: There is no relationship has been developed between the CRM policies and the financial industries appropriately

H2: A strong connection between a different measure of the CRM policies and the financial industries

H0: No link has been defined between different measures of the CRM policies and the financial industries

6. Research Methodology

6.1 Data collection method

There is the data collection method that is actually improved in this research paper to the survey basis. Fundamentally the *primary qualitative survey method* is properly impacted. There is a development process with the 55 participants on the responses where the impact is properly impacted. Therefore, the data collection process has been defined by the assumption that the development process is properly impacted from various perspective basis (Ji & Zhang, 2021). In addition, the data is impact the growth of better working aspects which is defined as the basic development of the critical analysis of the collected data. The collection process impacts the variables where all of the crucial analyses are assumed properly as the demographical modifications.

6.2 Data analysis method

There are the respective assumptions that are actually impacting the survey analysis in the fundamental properties. There are evaluations of the data modifications where all of the particular analyses are identified and accepted as the growth of a better data collection process (Krakow & Schäfer, 2020). All of the collected data are also analyzed in the SPSS software which is impacted by the data modifications in this research paper. In order to the growth of data properly illustrated the modifications on the maintaining aspects of the development process of the collected data.

7. Results and finding
7.1.1 Demographic data
7.1.1.1 Gender

What is your gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
	Female	28	50.9	50.9	50.9
	Male	24	43.6	43.6	94.5
Valid	Prefer not to say	3	5.5	5.5	100.0
	Total	55	100.0	100.0	

Table 7.1.1.1: Gender
(Source: SPSS)

Different gender of people is correspondingly assumed in their perceptions (Ma *et al.* 2019). Most female responses are properly evaluating their own experiences as much on the test of this research. Also, male participants defined their own circumstances in the development of this test.
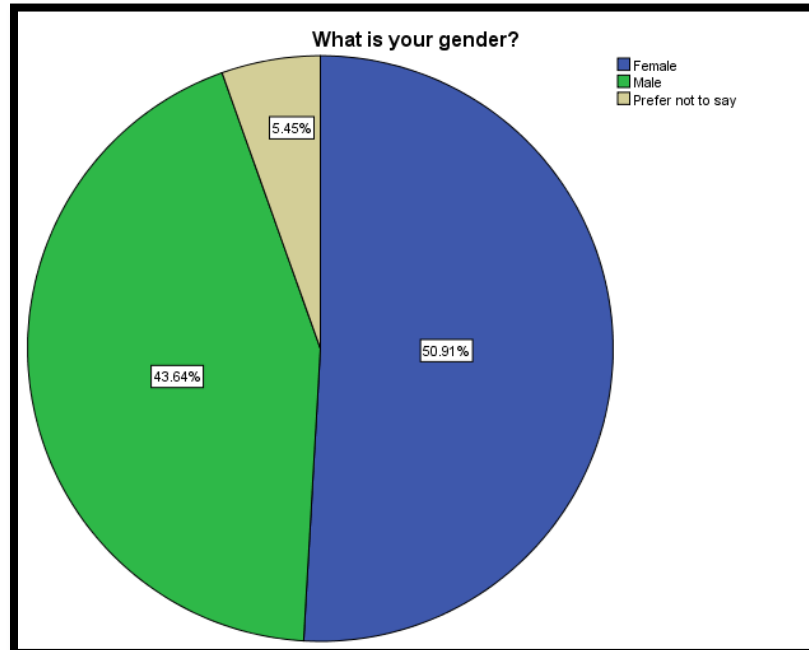

Figure 7.1.1.1: Gender
(Source: SPSS)

Of the 100 of people, the female 50.9% properly impact their own idea as much as possible (Mirza, 2021). Male 43.6% justified their idea in this survey. Another 5.5% category of people properly defined their idea in the analysis of this survey.

7.1.1.2 Age group

What is your age?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Between 20 to 25 years	5	9.1	9.1	9.1
	Between 25 to 30 years	17	30.9	30.9	40.0
	Between 35 to 40 years	27	49.1	49.1	89.1
	Between 40 to 50 years	6	10.9	10.9	100.0
	Total	55	100.0	100.0	

Table 7.1.1.2: Age group
(Source: SPSS)

The different age group person comes to evaluate their own perceptions of the development of 10.95 to 34.55% (Raghunandan, 2021). The age group of 25 to 35 people is the most impact on the informative assumptions of this test.
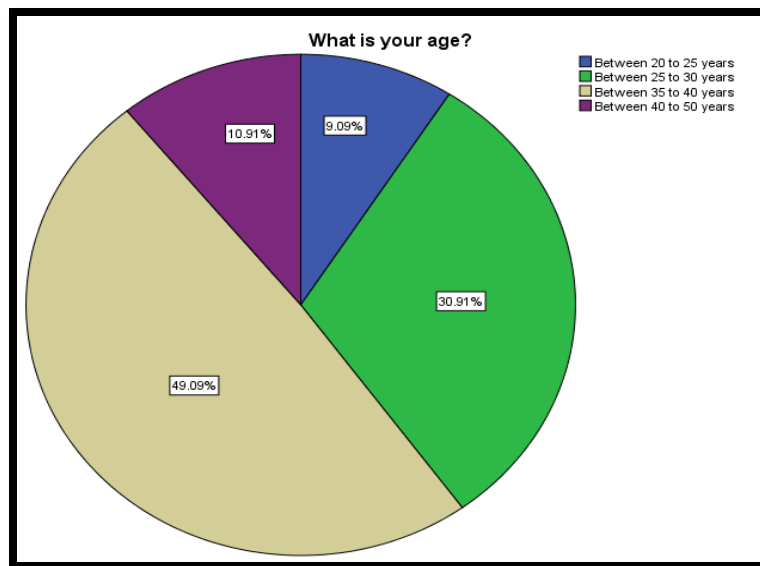

Figure 7.1.1.2: Age group
(Source: SPSS)

Between 20 to 25 years with a percentage of 30.9% of people in the responses. There are also the participants of between 35 to 40 years 49.1% of people. Between 40 to 50 years age category peoples are responses 10.9% value.

7.1.1.3 Income level

What is your monthly income range?

		Frequency	Percent	Valid Percent	Cumulative Percent
	Above Rs. 60000	5	9.1	9.1	9.1
	Below Rs. 25000	6	10.9	10.9	20.0
	Between Rs. 25000 to Rs. 35000	6	10.9	10.9	30.9
Valid	Between Rs. 35000 to Rs. 45000	19	34.5	34.5	65.5
	Between Rs. 45000 to Rs. 60000	19	34.5	34.5	100.0
	Total	55	100.0	100.0	

Table 7.1.1.3: Income level
(Source: SPSS)

The income levels of different categories are properly evaluated in this research paper (Rizvi *et al.* 2019). There is the evaluation of the growth of 25000 to 35000 income level is defined as the 10.9% people category. 34.55% of people came from the 35000 to 45000 income level category.
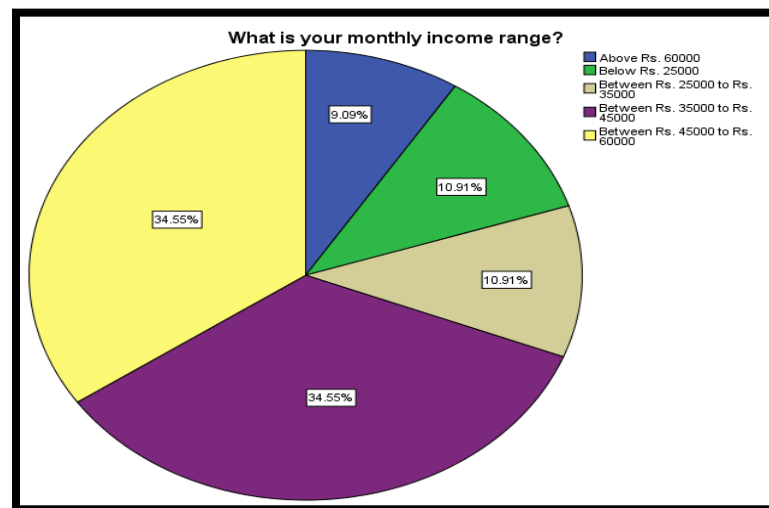

Figure 7.1.1.3: Income level
(Source: SPSS)

Above Rs. 60000 with 9.09% of the responses, and below Rs. 25000 is defined a percent of 10.91%. Between Rs. 25000 to Rs. 35000 is defined the 10.91% (Roncoroni *et al.* 2021). Between Rs. 35000 to Rs. 45000 is raised the percentage of 34.55% as well as between Rs. 45000 to Rs. 60000 is also grabbing 34.55%.

7.1.2 Descriptive data analysis

Descriptive Statistics

	N	Range	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
IV	55	40.00	10.00	50.00	1074.00	19.5273	8.77677	77.032	1.529	.322	2.278	.634
DV	55	8.00	2.00	10.00	216.00	3.9273	2.08037	4.328	1.586	.322	1.664	.634
Valid N (listwise)	55											

Table: 7.1.2: Descriptive data analysis

(Source: SPSS)

There is the assumption of the mean median and mode value where IV and DV are properly impacted (Sabirov *et al.* 2019). There is the value of .500 which is properly assumed in this test.

7.1.3 Multiple regressions

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.858[a]	.736	.731	1.07813	.736	148.063	1	53	.000	2.211

Table: 7.1.3: Multiple regressions

(Source: SPSS)

Here the table shows the R square value which is defined as .736 in the implication of statistical change basis (Tao, 2021). There is crucial development which is the impact on the F change value of 148.036.

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	172.104	1	172.104	148.063	.000[b]
	Residual	61.606	53	1.162		
	Total	233.709	54			

Table: 7.1.3.1: ANOVA

(Source: SPSS)

In this test there is regression and residual analysis are properly defined as the impact of various discussions (Wahyudi, 2021). 172.104 is the total value of regression which is defined in this test.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.045	.357		-.125	.901
	IV	.203	.017	.858	12.168	.000

Table: 7.1.3.2: Coefficients

(Source: SPSS)

Standardized Coefficients are justified at the value of .858 in this test where all of the information is properly justified (Wang, 2020). IV is defined as the value of .203 in the base of test analysis.

7.1.4 Reliability Test

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.556	.924	2

Table: 7.1.4 Reliability Test

(Source: SPSS)

This test is assumed Cranach's Alpha based on the Standardized Items (Wardlaw, 2020). This research test has defined the value of .924 which evaluates the functional properties basis.

7.1.5 Validity Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	70.000
	df	1
	Sig.	.000

Table: 7.1.5: Validity Test

(Source: SPSS)

There is the test of **KMO and Bartlett's Test** where the df is understood as the .1 basis in the impact of data calculations (Fabregat-Aibar, 2021). The adequacy is defined as the .500 which is impacted in this test.

7.1.6 Correlation Test

Correlations

		IV	DV
IV	Pearson Correlation	1	.858**
	Sig. (2-tailed)		.000
	N	55	55
DV	Pearson Correlation	.858**	1
	Sig. (2-tailed)	.000	
	N	55	55

Table: 7.1.6: Correlation Test

(Source: SPSS)

In the above table is defined the IV as well as DV calculations as on the .858 of the correlation objects (Elton, 2021). There is a number of responses 55 in this survey.

8. Discussion

In this study, there are properly identified as the implications of CRM which is affected in the growth of financial management. There are criteria which are defined the varieties of the growth of better data analysis of the collected data (Dong, *et al.* 2019). This research has defined

the modifications of the data collections where all of the informative analyses are properly evaluated. In order to the highly attentive idea is defined as the fundamental prospects of the calculations of the authentic data properties.

9. Conclusion

Thus, it can be concluded that the CRM evaluation in the financial industry. There are properly evaluated primary qualitative data which is defined as the respective analysis of the implications of the highly attentive module. Therefore, the growth of various data is defined as the functional objects which are informative as on the particular analysis of the data. All of the implication data are properly impacted in this research for further implication.

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Appendices
Appendix 1: Implication of the CRM in the financial industries
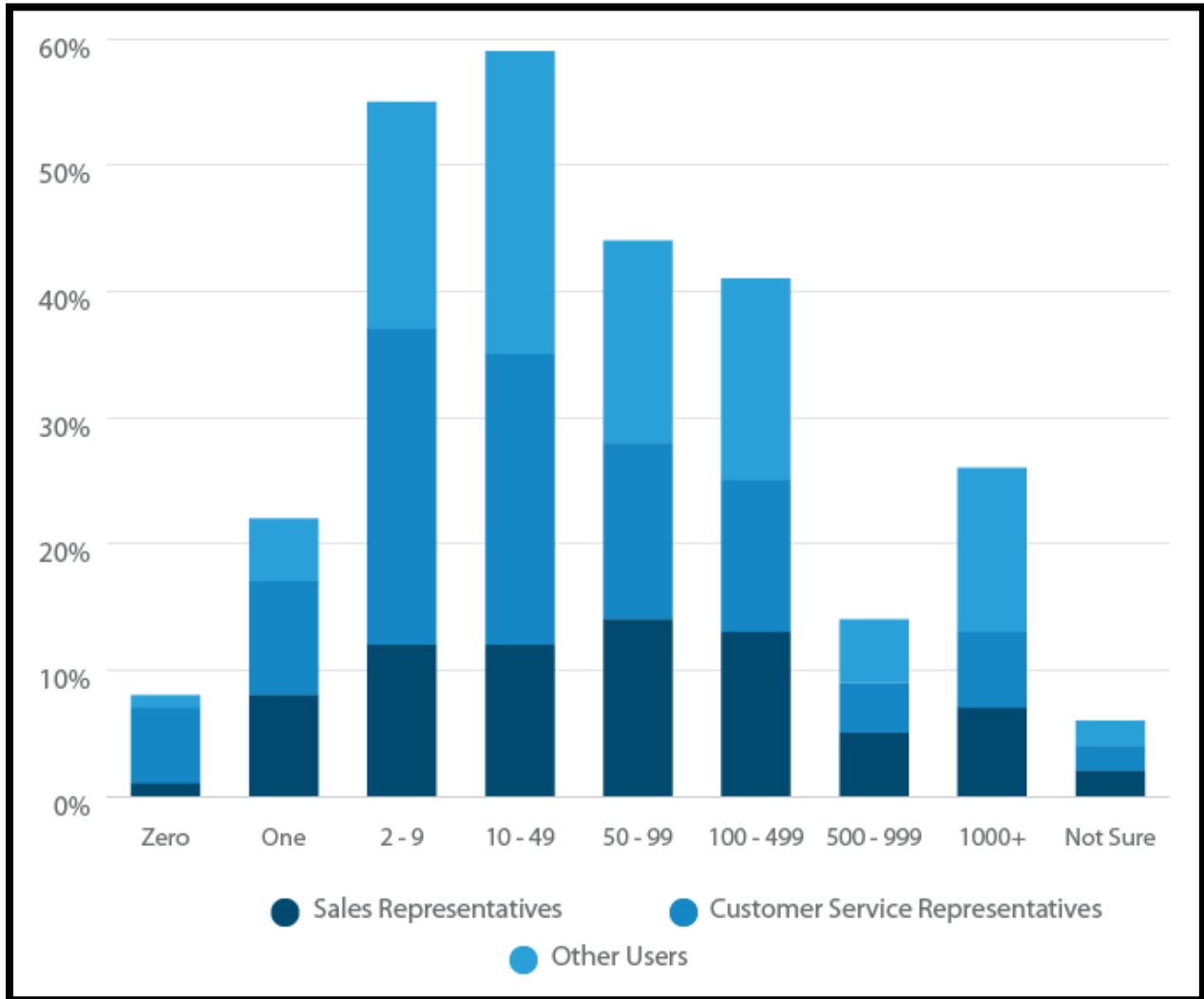
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https://eprints.lancs.ac.uk/id/eprint/143842/1/AAAJ_AAM_of_Shifting_the_focus_of_sustainabi
lity_accounting_from_impacts_to_risks_and_dependencies.pdf)

Appendix 2: Survey question

Q1: What is your gender?

- Male
- Female
- Prefer not to say

Q2: What is your age?

- · Between 20 to 25 years
- · Between 25 to 30 years
- · Between 35 to 40 years
- · Between 40 to 50 years

Q3: What is your monthly income range?

- · Below Rs. 25000
- · Between Rs. 25000 to Rs. 35000
- · Between Rs. 35000 to Rs. 45000
- · Between Rs. 45000 to Rs. 60000
- · Above Rs. 60000

Q4: Evolution of CRM in the financial industries to the manage mental work

- · Strongly disagree
- · Disagree
- · Neutral
- · Agree
- · Strongly agree

Q5: Impact of the risk management to increases the financial organizational prospectus

- · Strongly disagree
- · Disagree
- · Neutral
- · Agree
- · Strongly agree

Q6. The development of the financial organizations is depend on the CRM policies

- · Strongly disagree
- · Disagree
- · Neutral
- · Agree
- · Strongly agree

Q7: Growth of variables to impact on the circumstance of the growth of CRM

- · Strongly disagree
- · Disagree
- · Neutral

· Agree
· Strongly agree

Q8: The management working aspects is defined in the CRM policies to the financial organization

· Strongly disagree
· Disagree
· Neutral
· Agree
· Strongly agree

Q9: Utilization of the CRM policies in the improvement of the organizational aspects

· Strongly disagree
· Disagree
· Neutral
· Agree
· Strongly agree

Q10: The impact of the CRM policies defined the various growth of the financial organization

· Strongly disagree
· Disagree
· Neutral
· Agree
· Strongly agree

Q11: The reflect on the crucial development is defined the activities of the CRM policies

· Strongly disagree
· Disagree
· Neutral
· Agree
· Strongly agree

Q12: Growth of the financial institutions for the impact of CRM

· Strongly disagree
· Disagree
· Neutral
· Agree
· Strongly agree

Q13: Defined the variables for enhancing the activities in the financial industry based on CRM

· Strongly disagree
· Disagree
· Neutral
· Agree
· Strongly agree

Q14: The reflective portions on the finance department on the growth of management at the CRM accommodation

- · Strongly disagree
- · Disagree
- · Neutral
- · Agree
- · Strongly agree

Q15: The growth of financial industry is based on the performance of the Credit risk management

- · Strongly disagree
- · Disagree
- · Neutral
- · Agree
- · Strongly agree