



# **How Loyalty Effect Consumer Credit Risk?: A Relationship Model of Loyalty, Delinquency and Profitability in Personal Loan Portfolio**

*Aditya Galih Prihartono, Ujang Sumarwan, Noer Azam Achsani Kirbrandoko*

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How Loyalty Effect Consumer Credit Risk? There were many earlier studies regarding loyalty concept and its relationship to the level of sales, financial performance and market share in banking and consumer credit industry. However, there has not been a study that specifically link between loyalty to credit risk, one of the most important factors in consumer credit portfolio performance measurement. The purpose of this study was to further test, how loyalty effect consumer credit risk? A loyal customer with financial stress, will they still make a payment and perform a better payment pattern then the less loyal one? What can be done to improve loyalty from customer's demography perspective and thus improve profitability ? Those questions will be the main topic to be answered with simple approach through Path Analysis, Multiple Regression, K-means Algorithm and ANOVA. All questions were solved with significant evidence.

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