Credit Risk Management for College Students: An Analysis of Influencing Factors Based on 5C Approach

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ABSTRACT

This paper focuses on the construction of college students' credit evaluation system and credit risk management under the background of big data. Firstly, based on the 5C approach, this paper evaluates the personal credit of college students from 5 dimensions and 24 indicators, which finally contribute to the establishment of the credit evaluation system for college students. Then, the partial least squares method is used to build the structural equation model to evaluate the effectiveness of the credit evaluation system for college students. According to the in-depth analysis of PSL-SEM, the factors that affect the credit risk of college students are effectively evaluated, and it has contributed to the establishment and improvement of the credit system of college students.

Keywords: Personal Credit, Credit Evaluation, Credit Risk, 5C Approach, PLS-SEM.