



## Administración de la cobranza y su impacto en la cartera de crédito: Un enfoque a las instituciones bancarias privadas ecuatorianas [

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text (article)

Analítica

The Private Banking Institutions in Ecuador have been a fundamental pillar for the economic and financial evolution of the country, their mission being to carry out an efficient allocation of the resources raised, as well as to achieve monetary and financial stability in the sector. The operations of the banks constitute ninety percent of the total transactions of the financial system in Ecuador, that is to say 1 Banks fulfill a specific function in the free market economy, which consists of acting as financial intermediaries between suppliers and demanders of money. On the one hand, they have the ability to stimulate and receive savings from citizens, and on the other, distribute it among the economic agents that need it for their consumption, production and investment activities, considering an interest rate. Due to the relevant participation of banks in Ecuador and that their main activity is to grant loans, it is imperative that they protect their monetary resources and minimize the risks of losses when providing financing to their clients, therefore, proper portfolio management is essential. of credit and manage the effective recovery of past due credit operations to maintain adequate indicators of delinquency, coverage, liquidity and solvency. This article aims to analyze the analysis of qualitative approach, analyzes the importance of collection management to improve portfolio indicators in private banking institutions in Ecuador, for this a qualitative-inductive approach was applied as a research methodology, attached to the analysis of the information collected in the problematic environment. It should be noted that among the main results obtained are that the portfolio delinquency indicators increased as a result of an inadequate collection administration for the current economic situation, thus it is also evident that the growth of the past due portfolio directly affects profitability and profits from the banking business due to the increase in the provis

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