

THE EFFECT OF CREDIT ALLOCATION AND LOAN INTEREST ON SMALL BUSINESS INCOME (KIF) AT KAEBAU INVESTIMENTU NO FINANSAS (KIF), DILI, TIMOR-LESTE

Jose Da Silva ^{1*}

¹Universidade Da Paz, Timor Lester

Abstract: The theme of this research is the effect of credit allocation and loan interest rates on the income level of small businesses in Kaebau Investimentu and Finance, Dili, Timor-Leste. The purpose of this study was to analyze and examine the effect of credit allocation on the income level of small businesses in the Investment and Finance district, Dili, Timor-Leste and to analyze the credit interest rate on the income level of small businesses in the Investment and Finance district, Dili, Timor-Leste. Leste. leste. The hypothesis in this study explains that there is a positive and significant effect of credit allocation on the income level of small businesses in the Investment and Finance district, Dili, Timor-Leste and that there is a positive and significant effect of credit interest rates on the income level of small businesses in Kaebau Investimentu and Finance, Dili, Timor- Leste. The methodology in this research is descriptive quantitative with multiple linear regression analysis tool. The results of this study indicate that there is no positive effect of credit allocation on the income level of small businesses in Kaebau Investimentu and Finance, Dili, Timor-Leste. There is a positive and significant effect of loan interest rates on the income level of small businesses in Kaebau Investimentu and Finance, Dili, Timor-Leste. The conclusion in this study shows that credit allocation has no effect on the income level of small businesses in Kaebau Investimentu and finance, Dili, Timor-Leste and interest rates have a positive and significant effect on the income level of small businesses in Kaebau Investimentu and finance, Dili, Timor- Leste.

Keywords: Lending, Loan Interest Rates And Small Business Income.
