

SME-s and their economic impact Albanian Case

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Abstract

In this paper it is made an attempt to discover some of the factors that influence the creation and the thrift of small and large businesses on credit. Credit problems are analyzed in countries in transition, and in particular in Albania. Also the macroeconomic situation constitutes a significant factor in the accumulation of bad loans. Despite many other factors that affect the quality indicators of the loan portfolio, macroeconomic factors have played an important role. Meanwhile, the consolidation of ties and quantitative results, without any doubt will support future analysis and research in the field of banking supervision. In this point of view it will be emphasized the fact that despite the relative indicators that are applied in the analysis above, there should not be overlooked the absolute ones. Through this paper I will perform the role of credit research and its impact on business performance. This study is focused on four important aspects of credit and its impact on the progress of business, which contributes on the atmosphere of doing business and especially its financing, such as: comprehensiveness, the development of a cooperative spirit, the establishment of motivation and cultivation of values and partnership.

Keywords: SME, Credit problems, Business performance, Albania.

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