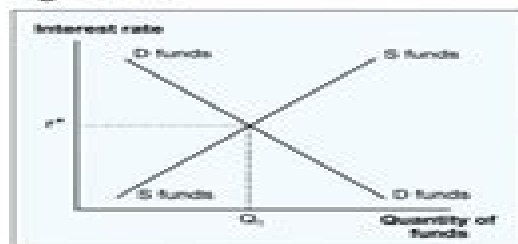


Analyse the factors that influence the level of interest rates and the role of the Reserve Bank of Australia in determining the cash rate.

Interest rates are vital as they can influence the level of consumption and investment within the economy. They refer to the cost of borrowing money. The RBA maintains this interest rate through adjusting the cash rate (rate at which banks borrow within one another) to ensure the economy grows at a sustainable rate. Some other factors which can influence the level of interest rates include demand for capital goods, inflationary expectations and international interest rates and the RBA's conduct of Domestic Market Operations.

The supply of funds comes from individuals whom has excess funds. Financial institutions act as borrowers when they accept these savings and use this to offer a higher lending rate to make profit. There will be a normal relationship between the level of interest rates and the supply of funds because individuals will receive higher returns. Conversely, the demand for funds comes from individuals whom require it for short-term or long-term purchases. However, there will be an inverse relationship between the level of interest rates and the demand for funds as it will be more expensive for individuals to borrow as shown in figure 1.1:

Figure 1.1:



As shown above, the interaction between the demand for funds and supply for funds determines the interest rate. Although, the supply of funds tends to be inelastic to changes

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